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THE NATIONAL WEEKLY

The Lady's Man at the Show-Down

By HERBERT COOLIDGE

Your House in Order

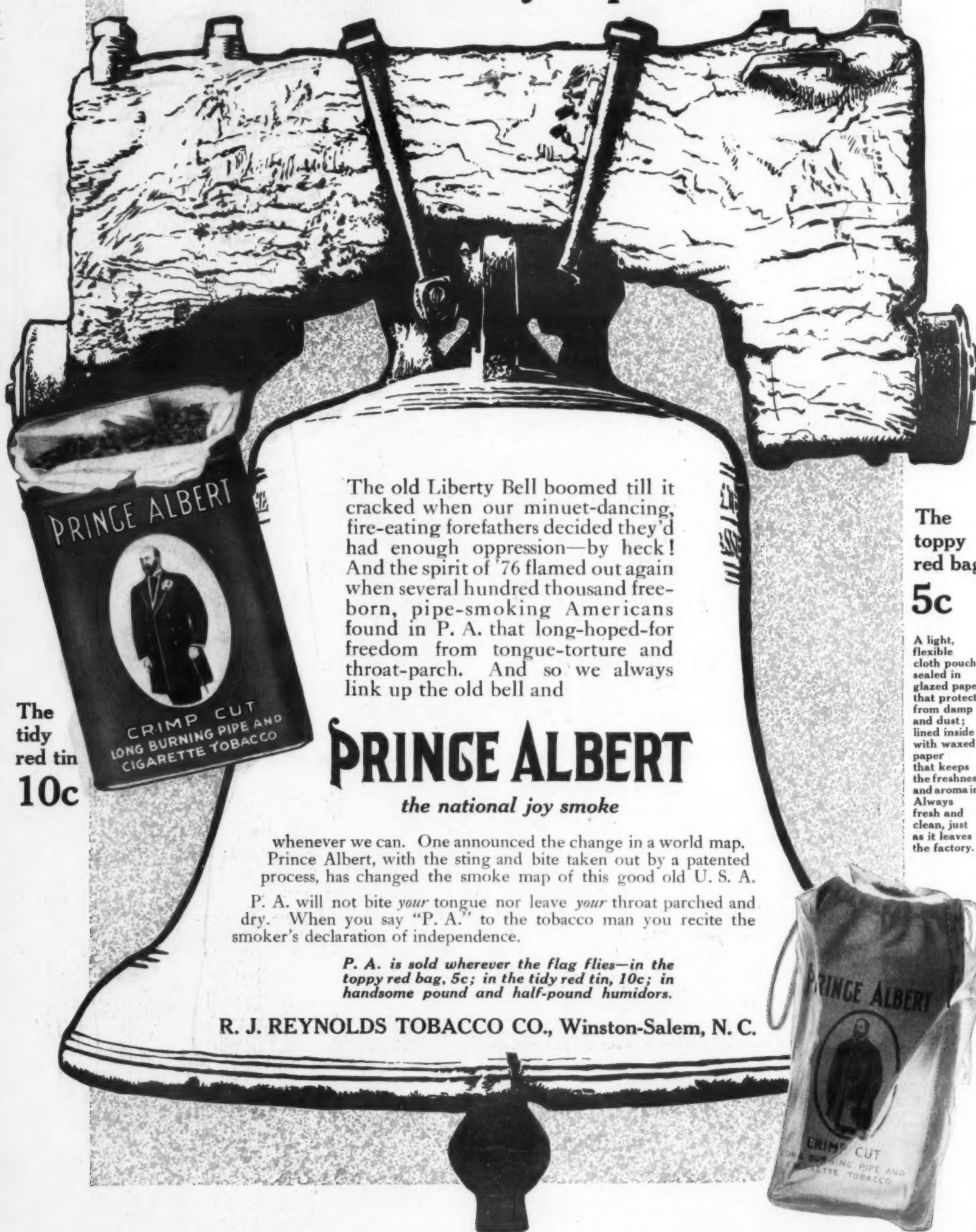
By PETER CLARK MACFARLANE

In Michael Brady's Sand Bank

By ARTHUR COLTON



Every Day is Independence Day with Jimmy Pipers



The
tidy
red tin
10c

PRINCE ALBERT
CRIMP CUT
LONG BURNING PIPE AND
CIGARETTE TOBACCO

The old Liberty Bell boomed till it cracked when our minuet-dancing, fire-eating forefathers decided they'd had enough oppression—by heck! And the spirit of '76 flamed out again when several hundred thousand free-born, pipe-smoking Americans found in P. A. that long-hoped-for freedom from tongue-torture and throat-parch. And so we always link up the old bell and

PRINCE ALBERT

the national joy smoke

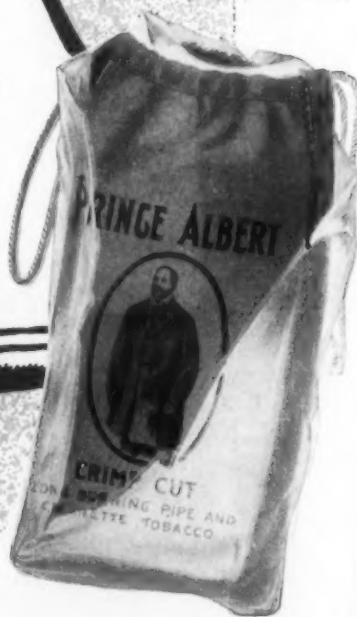
whenever we can. One announced the change in a world map. Prince Albert, with the sting and bite taken out by a patented process, has changed the smoke map of this good old U. S. A. P. A. will not bite *your* tongue nor leave *your* throat parched and dry. When you say "P. A." to the tobacco man you recite the smoker's declaration of independence.

P. A. is sold wherever the flag flies—in the toppy red bag, 5c; in the tidy red tin, 10c; in handsome pound and half-pound humidors.

R. J. REYNOLDS TOBACCO CO., Winston-Salem, N. C.

The
toppy
red bag
5c

A light, flexible cloth pouch sealed in glazed paper that protects from damp and dust; lined inside with waxed paper that keeps the freshness and aroma in. Always fresh and clean, just as it leaves the factory.



The Favorite of Your Favorite



CHRISTY MATHEWSON

Christy Mathewson, famous pitcher of the New York Giants, a great favorite with the "fans" all over the country, says:

"Tuxedo gets to me in a natural, pleasant way. It's what I call good, honest, companionable tobacco — the kind to stick to."

Christy Mathewson



JOHN J. MCGRAW

John J. McGraw, famous manager of the New York Giants, champions of the National League, says:

"Tuxedo gives to my pipe smoking a keen enjoyment that I have experienced with no other tobacco. Supreme in mildness and fragrance is Tuxedo."

John J. McGraw



HEINIE ZIMMERMAN

Heinie Zimmerman, 3rd baseman of the Chicago Cubs, champion hitter of the National League last season, says:

"Ask most ball players their favorite tobacco, and they will be quick to answer—Tuxedo. I'm one of them; I consider Tuxedo unequalled in all around good qualities."

Heinie Zimmerman

TEN chances to one, your favorite ball-player smokes Tuxedo. We have scores of testimonials from the *crack men* of the *crack nines* all over the country, saying that they enjoy Tuxedo and recommending it to *you*.

Also—look around you the next time you pick out that soft seat in the bleachers or grandstand and see *how many* of your *neighbors* are packing their pipes with Tuxedo or rolling it into cigarettes, getting ready for a long, healthy afternoon out-of-doors.

Size up the men who are smoking and endorsing Tuxedo. They're *real men*, full of life and the joy-of-life. They're out for a good time—and they get it from

Tuxedo

The Perfect Pipe Tobacco

Tuxedo is in a class by itself. It has many imitators—but *in the pipe* it has no equal. It is made of the best selected Burley tobacco, the finest that Kentucky grows, ripened, cured and aged until it has reached the tip-top of mildness, mellowness and sweetness. Then it is treated by the *original* "Tuxedo Process" which takes out all the sting so it *cannot possibly bite*—even if you should smoke it all day long.

You simply cannot buy better tobacco anywhere. Try Tuxedo today. You will see why these men are so fond of it.

YOU CAN BUY TUXEDO EVERYWHERE

Convenient pouch, inner-**5c**
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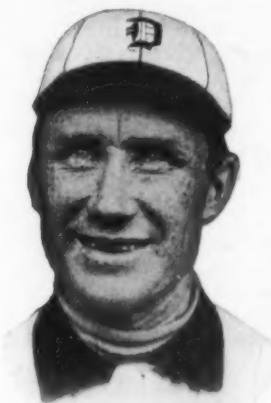


ED. A. WALSH

Ed. A. Walsh, famous pitcher of the Chicago White Sox, the "Iron Man" of the American League, says:

"Tuxedo gives you that 'play-ball' feeling. Every pipeful is a bracer, because Tuxedo is cool, mild and pure, and has no harmful effect on the wind."

Ed. A. Walsh



"HUGHIE" JENNINGS

Hughie Jennings, manager of the Detroit "Tigers," three times champions of the American League, says:

"After a red-hot finish in a ball game, a pipeful of Tuxedo makes victory sweeter or defeat more endurable. We-ah for Tuxedo."

Hughie Jennings



LARRY LAJOIE

Larry Lajoie, famous 2nd baseman of the Cleveland "Naps," for years one of the leading hitters in the American League, says:

"Tuxedo and I have been friends for years, and the longer I use it the better I like its mild, soothing effects."

N. Lajoie

Willys Utility Truck

Three Quarter Ton **\$1250** CHASSIS ONLY

Reducing the high cost of gasoline motor trucks

IT has always been an acknowledged fact, in the industry, that the moment a truck was brought to a point where it could be thoroughly standardized and, in consequence, built in large quantities, the price would come down.

For several years we have been developing and perfecting a truck that could be standardized, built in large quantities, and thus reduced in price.

The Willys Utility Truck is the final and practical result.

A reduction of 30% to 50%

The chassis of this powerful and rugged truck is priced at \$1250—which is from 30% to 50% lower than existing market prices of other similar trucks.

This is the most economical truck of its size and price that has ever been offered.

Big production brings down the price

This is due to big production. We are now producing commercial trucks in lots of ten thousand. This is the largest production of trucks ever attempted. We are duplicating our pleasure car production methods. And just as we have reduced pleasure car manufacturing costs so have we reduced commercial truck costs by the application of quantity production methods.

Heretofore this plan of production would have been impractical. No

truck was highly enough developed to put it on a basis of thorough standardization. What was new today was old and obsolete tomorrow. So no big production could be attempted by any one.

But circumstances have altered. The Willys Utility Truck is a proven standard and staple truck. In it are embodied everything that is practical and up-to-date.

Developed by practical and experienced men

The men who worked out this truck are, in addition to being scientific truck builders—practical transportation men. We have the best truck engineers and most practical truck builders in the industry. Our staff consists of trained and experienced men—not theoretical mechanics, but men who have developed and perfected this truck by operations and experiments in the teeth of dense traffic—by finding out its shortcomings in actual use under all conditions.

All modern improvements

The Willys Utility Truck is right up-to-date. It has every practical modern truck improvement. The powerful 30 H. P. motor, for instance is controlled by our patented governor. It cannot operate over 18 miles per hour. The pressed steel frame is built to stand the most severe strains of

heavy loads and the worst possible road conditions. It is thoroughly reinforced. Both the front and rear axles are unusually rugged, and are made in our drop forge plant. It has a three speed transmission—three forward and one reverse. We found that 34 in. x 4½ in. pneumatic tires on the front and 36 in. x 3½ in. solid tires on the rear give the most practical service, so we equipped the truck accordingly. It is a big practical commercial truck—built purely and simply for commercial purposes.

Thousands can now afford a truck

Thousands of smaller merchants, who heretofore believed trucks beyond their reach, should equip their business with one or more of these new profit producing trucks. It will pay for itself in no time.

You can deliver to 200% as many customers as formerly without employing any extra help and with practically no more investment than the cost of your horses.

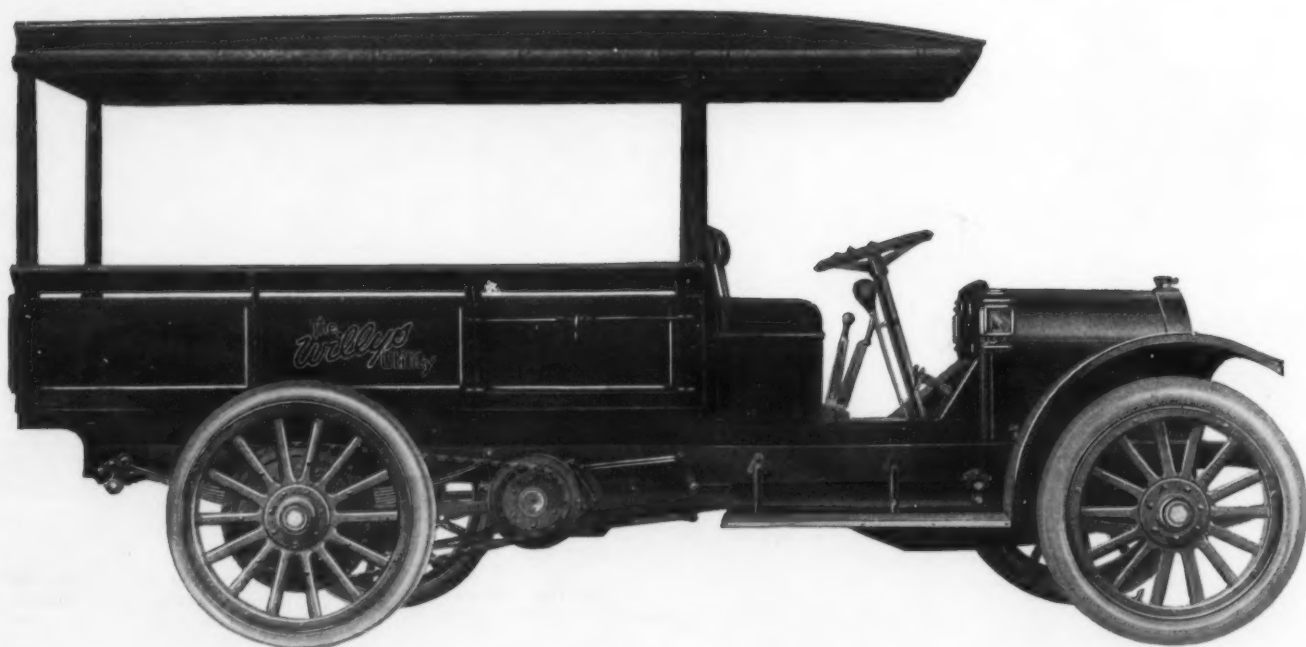
It brings within the smaller merchant's grasp, the same economical methods of delivering goods that are used by the largest and richest concerns in the country.

Go to our nearest dealer. If there is none in your town, write us at once and you can deal direct with our factory.

Literature, advice, and all information gratis.

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The Willys-Overland Company, Toledo, Ohio





He grasped the marshal by the throat and pistol hand, and yanked him . . . out of the saddle

The Lady's Man at the Show-Down

By Herbert Coolidge

OUT of the West comes Mr. Coolidge with a tale of chaps and chaparral, mustangs and ranchmen, a girl, a villain, and a tenderfoot—old stage properties and figures almost fallen into dust. But they are wonderfully alive here, and it is possible to rejoice in their resuscitation.

COLORO looked from the distance like something brown that had dried firmly on to the smooth, hard, arid mesa. While their train slid out from the parched granite cañon and drove straight across the level toward the old adobe town, the young man, with sober, contented interest, scanned the landscape—and The Lady scanned the man.

Brenton's was the mind of a steadfast male, and behind his look of contented interest was the thought that soon he and she would be driving into the heart of that vast tanned land. And The Lady—but just then the train, whistling down for Coloro, precipitated her mental summary: "Yes, he is certainly just a little too yielding sometimes, and almost too kind." Yet, she reflected, what a relief it had been when she had intimated, and ever so gently too, that it looked—well, so awkward for a person to toe in when in a sitting posture, and he had from that day on toed out. How readily, indeed, he had responded to all the suggested modifications of dress and address and mien. But, oh! she just wished and wished that that dear bluff old dad of hers had not so often said: "When you get ready to marry, Grace, for Heaven's sake marry a man!"

Then—it always scared her even to think of a gulf coming between them—she looked fondly up into his eyes. And how could a poor obtuse male understand that there can be a storm beneath a smile that so plainly said: "I love you"?

When the train stopped at Coloro, Brenton and his Lady stepped down to the splintered, sun-huffed platform. As they were looking about, expecting evidently to be met by friends, a tall, tanned, white-whiskered, fiercely mustachloed old man broke from the line-up of loafers and walked stridently toward them.

"Air you that young eddicated feller and his girl that's comin' out to see Joe and Sis Foley?" he inquired, approaching Brenton stealthily in speaking, and peering intently with his reddened, desert-squinted eyes.

"I am Mr. Brenton of Harvard University," stated the young man with amiable dignity. "And this," he continued, noting with lightening eyes the pleasing effect of vivid color in the cheeks of the embarrassed Lady, "is Miss Danverson, also, until last year, a resident of Cambridge."

"I fergit what Joe called you," said the fierce old man crossly. Then, with the wary, judicial air of a sheriff serving a warrant, he handed Brenton an envelope. Opening the letter and silently scanning its contents, Brenton read:

This will introduce Old Dad (his hind name is Mills), our major-domo—i. e., ranch boss. We are fighting a big fire out here (Sis is cooking for the fire fighters), so neither of us could come to meet you. Old Dad will make you mad enough to kill him, but please don't do so, as he has one great virtue—i. e., he can get any kind of a team over any kind of a road in any kind of weather. As we managed to get him off with well-broken stock, you will be sure of a safe trip to Rancho Hernandez.

P. S.—Don't be hurt if Old Dad "dangs your heart" on short acquaintance. And be sure to believe all he says.

Brenton finished this characteristic scrawl from Joe smilingly, and was about to complete the introductions when the picturesque old major-domo blurted

out: "I expect you're a dang-sight too eddicated to ride a horse, ain't you?"

"No, indeed," responded Brenton with polite good nature. "I am very fond of riding horseback. I ride whenever I get a chance," he added cordially, his mind flashing back to the lively gallops he had taken out from the university with The Lady at his side.

And The Lady, reflecting on the gallant figure he made when mounted, reflected also that she wished he wasn't—well, quite so polite before this rough-and-ready old man.

"We got to take along a h-horse that don't lead up good," explained the major-domo, manifesting a degree of satisfaction that this "edicated" youth could actually ride. "That red-headed broncho twister of ourn—Paisano Red, we call him—rode the plug in and got drunk and tried to arrest the marshal of Coloro and got properly beat up and thrown in. I wuz down to the calaboose this mornin' and gave him a cussin' and some tobacco, and told him that we wuz goin' to take his outfit back to the ranch and that he could walk out when he'd done his turn in the bull pen. I'll learn him to tank up in this robbers' roost of a town. Also, I sez to myself, that young eddicated feller's girl will have a trunk as big as a house, so makin' the young feller ride will be jest that much less meat for the team to drag over the mountains."

"If riding the horse will help you in any way, I am sure I shall be very glad to do so," returned Brenton genially, noting again out of the corner of one eye that "his girl," who was smiling at her own embarrassment, was altogether charming.

THE Lady had decided that she liked the picturesque old major-domo despite his disconcerting directness. He was so genuinely rugged and sharply hewn, comparing, well, perhaps favorably with Mr. Brenton, whose politeness, she feared, was on the verge of becoming a mannerism.

Suddenly, then, it occurred to her that the best way

to prevent Old Dad from again repeating that embarrassing allusion to the engagement relation would be to enlist him in conversation. So, as they started toward Machado's corral, along the alternation of jump-offs and rattling, sun-huffed planking which constituted the sidewalks of Colorado, she opened on a subject which she opined would be pretty sure to develop the old desert man's powers of picturesque expatiation.

"You spoke about Mr. Red's trying to arrest the marshal of Colorado," she began demurely, turning to Old Dad with just enough of a smile to show that she appreciated the humor of the situation. "Is the said peace officer still at large?"

"Yes, you bet he's at large," boasted Old Dad defiantly. "He's hidin' out in the chaparral—from me. The marshal of Colorado is a young, lopsided hound that's been put into office here by a bunch of danged cow thieves that run this town. Whenever he goes on a tear he's a terror—a regular desperado. He's on a tear now, but you bet he's got sense enough, drunk or sober, to stay in the high brush until I've pulled my freight for Rancho Hernandez."

"But," said The Lady, much interested and not a little impressed by the fearless abandon of the veteran major-domo, "if the marshal of Colorado is such a dangerous character and intoxicated, I should think you would be, well, just a little afraid of coming across him."

"I'm lookin' for that hombre," declared Old Dad valiantly. "Dang his ornery h-heart, he'll stand around and laugh while that Pierce outfit, every one of 'em whisky-drinkin', cow-thievin' desperados, ride up and down these plank sidewalks and shoot up signs. But let anyone from the Hernandez come in to celebrate pay day, and before he's had time to get ten drinks he's shot up, or else jumped by a gang of deputized barroom bums, and properly beat up and thrown in. But the next time I meet up with him I'll make him crawl—the hulkin' hound!"

THE old man's naive exposé of social and political unrest in Colorado made The Lady feel just the least mite nervous; and, as she and Brenton and the major-domo made their way through the strange adobe town, she fell to wondering if, in case of danger, she would really have anyone but the stanch old frontiersman to defend her.

When they arrived at Machado's corral, Old Dad walked over to where the team was standing and pulled a pair of black Angora chaps out of the wagon.

"Here," he said, handing them to Brenton, "these belong to that red-headed broncho twister. The danged fool never wears 'em except when he rides to town; but here they are, and we don't want an extra pound draggin' back over them mountains."

Now, chaps are riding breeches, the imposing leathern kind which make you look and feel like a rider. And when it comes to Angora chaps—well, the most modest rider in the world could not wear a pair of Angora chaps without appearing to swagger. When the quiet Brenton stepped into Paisano Red's ostentatious properties, The Lady viewed her man with intense, although properly concealed, satisfaction. Then, as Old Dad threw him a pair of silver-mounted spurs, she had to suppress a desire to walk right over to the "young eddicated feller" and kiss him.

"Come on with that h-horse, dang your heart," bawled Old Dad. And a moment later a grinning stable buck led a lean, saddled mustang out from the corral *ramada*. The animal walked gingerly and with a very noticeable hump on its back. Also, it glanced with low, subdued snorts from right to left as though in fear of being scared into fits at any moment by the dangling stirrups. There is no doubt in the world that Brenton, even under the spell of wearing a broncho-twister's chaps, would have had sense enough to stay off a horse like that; but—well, sometimes, and especially when you are traveling with The Lady, there are the conspiring circumstances.

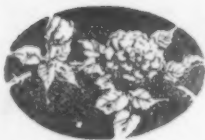
"He ain't gentled yet," explained Old Dad, surveying the spraddled mustang grimly. "But Paisano Red took the buck out of him—and he's been rode five times."

"What is that broad, leathern band above his eyes?" asked Brenton with an off-handedness that was largely genuine, thanks mostly to the fact again that he was wearing the riding breeches of a cowboy.

"That plug is subject to headaches," snarled Old Dad with a vicious display of disgust.

UPON this remark the stable buck's grin suddenly expanded into a guffaw—over what the uninitiated Brenton was wholly unable to decipher.

When Brenton took the horsehair rope from the rude attaché of the stable and walked toward the mustang, that "ungentled" brute snorted resonantly, and, whirling about, would have dragged the "young eddicated feller" clear across the corral had not a stalwart bystander come to his rescue. The Lady's heart was going pit-a-pat from apprehension—but at the same time she was tingling to her toes in anticipation of the brave figure her intended liege lord would make when, in jingling, tufted, cowboy equipage, he rode an



untamed mustang out through the streets of that romantic old adobe town. Anticipating a manly disregard of her interference at this juncture, she called pleadingly: "Oh, please, George, don't go near him!"

Brenton's obtuseness and his habitual regard for the feelings of The Lady caused him to pause a moment. But instantly the strident voice of the veteran major-domo broke in: "That plug has got to go out to the ranch—and no team of mine is goin' to pull on a skate that drag-lags worse than a mule."

Turning determinedly then, Brenton approached the mustang—that is, he tried to approach him. But the moment he reached for the saddle the animal caw-kicked and, with a resounding snort, lurched sidewise.

"Oh, please, please stay away from that awful beast!" pleaded the distressed, but jubilant, Lady.

This plea, coupled with his own sound judgment, decided Brenton. Turning courteously to the major-domo, he said: "I don't think, Mr. Mills, that it would be wise for me to attempt to ride this unbroken horse. I am not accustomed to handling bronchos, and—"

"Why, you said you could ride, dang yore h-heart," bawled Old Dad belligerently. "You don't expect to get on a horse that's only been rode five times, do you, without pullin' his blind?"

ALLOWING Brenton no moment of time to answer, the now fiercely disgruntled major-domo snatched the horsehair rope out of his hands, and, approaching the scuttling, snorting mustang from the front, with a wary and experienced lookout for hoofs and teeth, managed by a series of long-armed, overhanded dabs to work the broad leathern band down over the animal's eyes.

"Now," snarled Old Dad, "a college pruffessor could get on him."

But by this time Brenton had definitely decided to go no further with the performance. He had, in the first place, sense enough not to. And, in the second place, he noticed that The Lady was sending him appealing glances and seemed violently perturbed.

When Brenton, with a courteous explanation, declined to take the horsehair rope out of Old Dad's hands, the major-domo was too aghast with rage to speak. And The Lady—she saw all her dream of love and home come tumbling to the ground.

"But, George," she said in her most sedate and argumentative manner, "Mr. Mills says that the horse will not lead well behind the wagon."

This was confusing to a poor, obtuse dub of a male who generally meant all he said.

"What do you mean?" he asked.

"Simply," replied The Lady firmly, "that I don't see how we can get the pony to the ranch unless *some* one rides him. And we have such a long way to go—and it's getting dreadfully warm already."

"But it would be nothing less than idiotic, Grace," he expostulated, "for a comparatively inexperienced rider—"

"I think we have always considered you an excellent rider," interrupted The Lady. Then, with the air of a prepared-to-be-disappointed woman, she waited.

"But Grace," exclaimed Brenton, "listen to reason! What possible—"

That settled it. With desperation in her eyes, The Lady advanced to Old Dad and reached out for the horsehair rope that held the blinded broncho.

"I'd get on him myself, Mr. Mills—if—if there weren't so many men in the room—I mean, of course, the inclosure."

OLD DAD handed her the rope with no audible attempt to express his unholy horror of the "young eddicated feller's" capacity as a quitter.

Brenton had only a glimmering of why this thing was happening to him. But his emotions were distinctly those of a man who had been kicked in the face. Without saying a word he took the horsehair rope from The Lady and, coiling it as he walked, advanced upon the mustang.

As he finished tying the coiled rope to the saddle, the coterie of loafers was swelled by a contingent from a near-by saloon, where the news had spread that a young man wearing store clothes, a stand-up collar, and Paisano Red's Angora chaps was going to show off before his girl by riding a "Chualar bronc" over at Machado's corral. As the Chualars are about the meanest strain of range stock in the Southwest, Brenton's audience came prepared to witness a spectacular downfall.

Brenton mounted in good form—for an experienced rider of livery-stable horses. But as the blindfolded mustang then remained spraddled and motionless, except for sundry nervous twitchings, the "young eddicated feller" was somewhat at a loss as to procedure. At that moment, however, Old Dad bawled fiercely: "Dang yore h-heart, why don't you pull up yer blind?"

Wincing angrily at the insolent scorn of the veteran

major-domo, the young Harvard man leaned forward in the saddle and awkwardly raised the broad, leathern band so as to uncover the broncho's eyes. Now, if Paisano Red had mounted the Chualar and had raised the blind, it is ten to one that there would have been nothing to interest the corral loafers that morning. And, as it was, the mustang merely stood spraddled, although softly snorting, until Brenton punched him respectfully with the spurs. Then the brute, lawlessly rooting its head and yawning its neck defiantly from side to side, advanced in a humped, stiff-legged trot for about ten paces. To Brenton this was distinctly disconcerting. In fact, it is hard to imagine anything which is more disconcerting to a skilled rider of broken horses than to feel for the first time an absolutely irrational response to the rein.

ANOTHER thing. In riding, Brenton had always been used to seeing a horse's ears and neck and mane out ahead of him. It was as much a part of being mounted as feeling the horse with his knees. And now, suddenly, he found himself looking down over the horn of the saddle, and staring blankly for one second at the ground. And the ground, viewed from this position, seemed a good ways below him. The next moment the wiry Chualar bounded into the air like a bounced rubber ball, and gave its back a violent, snapping wriggle. Brenton grabbed ignominiously for the pommel. When the broncho descended to hardpan with all four legs braced like posts, the rider was more than half unseated. The next jump of the mustang was a "half around" toward the fence, and this, to the tremendous delight of the local audience, shot Brenton up and over—clear over the fence, where he landed in a most ungainly sprawl on a pile of baling wire, barrel hoops, and old tin cans.

It is difficult, when flopped by a twenty-five-dollar mustang, to arise in good form even from the floor of a corral. A cowboy can do it, but he springs up very quickly. Brenton made the mistake of pulling himself lamely to his hands and knees, and, in addition, was unfortunate enough besides to get his Angora chaps tangled in the meshes of a snarl of wire.

Upon this, of course, the local audience redoubled what is technically known on the frontier as "the horse laugh." But the sight of the "young eddicated feller" in his spurs and chaps having to crawl back over a fence to get to his mount threw the assembled loafers into the final stage of merriment—that is, as they say in the West, they "jest *hollered* and laughed." And some threw dust into the air (most of these, to be sure, were Texans), and some bent their hats on the ground, and some convulsively lapped their arms across aching abdominal regions. And The Lady—well, the strain of final examinations had left her nerves unstrung, and, moreover, she was dreadfully relieved to see that her man was not injured—at any rate, she laughed, too, just a little, partly to keep from being conspicuous before that horrid crowd of men.

AS BRENTON had arisen from that pyramid of debris in the rear of Chin Luey's restaurant, he had become fired with the intention of whipping some one in that crowd. But he had recoiled from this instantly upon the thought that The Lady would be a witness to the brawl. Then, his fighting spirit at white heat, he determined to ride that mustang if it bucked him to pieces. When, however, from the top of the corral, he saw The Lady laughing, that settled it for him. He would not make a fool of himself for her any longer.

"Miss Danverson," he said, passing her to get with his chaps and spurs to the wagon, "so far as I am concerned, the performance is over. If you are satisfied with the publicity we have attained, I move that we proceed to Rancho Hernandez."

"Uncalled-for," "unprovoked," "ungentlemanly," "outrageous," were some of the tentative, fragmentary retorts which rushed through the mind of the indignant Lady; but she held her word flow firmly in check until she could formulate something which would fittingly and with finality break an engagement. Then providentially, so far at least as Dan Cupid was concerned, the marshal of Colorado returned to town—and not from the high brush, as the valiant major-domo had led the strangers to believe, but from a mesquite joint in the Mexican Gulch quarter. Spying a few belated saloon loafers hurrying toward Machado's corral, the inebriated peace officer spurred his foaming mustang straight for this excitement center, approaching with a rush of hoofs and a warning "*yee-PAH*" just in time to snap off The Lady's swift compilation of severing, biting phrases.

WHIRLING in the direction of the fierce yell, Brenton saw, by the saucer-sized silver star on the flapping vest of the drunken horseman, that this indeed was the marshal of Colorado. Instinctively recalling Old Dad's recently expressed intention of making the unworthy peace officer "crawl like a hulk-in' hound," he turned toward the seasoned frontiersman, only to see that belligerent individual making a headlong dive at a

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Your House in Order

By Peter Clark Macfarlane



"AND when Ahithophel saw that his counsel was not followed, he saddled his ass, and arose, and gat him home, unto his city, and set his house in order, . . . and he died, and was buried in the sepulchre of his father."—2 Sam. xvii, 23

DEATH comes rather suddenly to one's neighbors at times. You remember, for instance, the man you met last Tuesday afternoon at the club. He was a delightfully companionable chap. You were surprised to discover that he lived in your own block. Each of you laid plans to pursue the acquaintance of the other. That, as I said, was on Tuesday. On Saturday, as you were cranked up to motor out to the links, there was a funeral in the block that held up your car for a minute. Six bare-headed men were carrying something out from the brown front half a dozen doors below your own. The delay irritated you. Funerals should be regulated, you reflected, so they could not block the streets. Just as much to fill the interval of waiting as anything else, you asked your chauffeur whose funeral it was, and he asked the policeman, and the policeman, judging by your chugging six cylinders that you were somewhat, asked the hackman. The hackman inquired of the undertaker's assistant. For a wonder the undertaker's assistant knew whose funeral he was conducting, so that the name of the deceased came back to you. It was that of your newly made friend. Tuesday you clinked glasses with him at the club. Saturday his funeral got in your way.

Appendicitis? Yes, or a bad heart, or a quick pneumonia, or a blood clot. There are plenty of exits. Just think! Every week some friend or acquaintance trickles out of life. Think again. It might have been your new acquaintance who was motoring to the links and it might have been your funeral that got in his way.

DYING is such a ridiculously easy thing! You are in your library. The door is open. You can hear the piano strumming in the living room. The children are playing in the hall. The telephone bell rings. The piano stops. You hear your wife's voice, soft and melodious, answering the telephone. You are dimly conscious of all this, but your attention is centered upon what you are reading. Abruptly you feel a touch of pain and a sickening sensation as if some of the machinery staggered, as if the mainspring in your breast had suddenly run down. The lines of print wobble and knock into each other. Large white spots appear upon the page. The light seems to sputter and then go out. . . .

The paper is lying on the floor now. One of your hands swings idle and empty for a moment and then is still. Your chin is on your breast. Your eyes are half closed. The light is really still shining, but you do not see it, for it was your life that sputtered and went out.

The voice is gone from the telephone. The piano is strumming again. The children are singing now. It is ragtime, but you do not protest. You know nothing of it. You are gone. And the people of the home do not know that you are gone. They are laughing and talking and singing. By and by some of them will come tiptoeing in to speak to father; but he will not hear them.

And now that you are gone, in what condition did you leave your family? Did you make a will? Does it represent exactly what you wish to be done with your property? Did you have any life insurance? Is it payable to the persons to whom you want it to go? Have you any money in the banks? Do you know that, though you may have large sums on deposit, unless you have made a will or some other legal provision to guard against the contingency, your wife cannot touch a penny of that money until the estate has been administered and tedious legal processes gone through with? She is moneyless, and is dependent upon friends or upon the professional lenders, even perhaps the loan sharks.

Let me cite you a case taken from the books of a law firm in New York City.

The man was a loving, indulgent, well-meaning sort of husband, perhaps very like yourself. He was employed by the city. On his death he left a wife, a profligate son, and a foster daughter. There was unpaid salary coming to him from the city, and accounts were standing in his name in several banks, but no will was found.

The widow, although nearly prostrated by grief, found herself in immediate need of funds for many necessities, and applied to the city for her husband's unpaid salary. The pay clerk told her that she could not obtain it until she had qualified as administratrix of the estate. Greatly disturbed, she hurried to one of the banks, but was there notified that not only must she qualify as administratrix but also obtain a waiver of the inheritance tax from the Comptroller of the State. She went from bank to bank, only to hear the same conditions imposed. At the time when more than anything else in the world she wanted to give her heart up to its sorrow, she was compelled to go with her weeds upon her, trailing her grief and distress from one money lender's office to another until she found one who would furnish her with funds upon conditions she could meet.

HAD this husband's house been decently in order, a will would have been found among his papers, which made his wife or some trustworthy friend his executor without bonds, and those moneys and other assets of the estate would have been available within a very few days.

But there are other and far graver consequences that may fall upon the loved ones through failure to have a will prepared. Take the very case in point. The son of this man had virtually been cast out of the home because of his profligate habits. The father had frequently stated that he would never leave him anything. The property was all to go to the wife and the foster daughter; but unfortunately this intention was never expressed in the form of a will. After the father's death, too, an apparent defect in the adoption of the foster daughter developed, and it is more than possible she will inherit nothing, under the law, although she has been in the family since infancy. This means that the wife must give up two-thirds of the estate to this vagabond son, who will waste it in dissipation. As if to make the conditions still worse and furnish a more ominous warning of what a neglectful husband and father may inflict upon his loved ones by sheer carelessness, this profligate son has not been heard from for two years. According to New York State laws, no presumption of his death will arise until he has been absent and not heard from for seven years. Before this estate can be distributed it will be necessary, therefore, to advertise for this son at least two or three times, and even then, in all probability, a share representing his interest will be set aside and tied up for a long time.

Thus the plans of a lifetime were shattered, and two-thirds of the savings that the wife's frugality had helped to gather were endangered and locked up, because this man had neglected to spend one hour with his lawyer.

THE records bristle with warning examples. One which comes to mind is the case of a woman, who was the money earner of the family. She had accumulated several thousand dollars. Her husband was a weak sort of fellow. He attended to the simple bookkeeping and he deposited the money in the bank. For convenience in signing checks, the bank account was in his name, although he was not the producer, and neither in his thought nor hers was the money his. She died, leaving three children by a former marriage. A few months later the husband

died. The woman had left no will, nor did the husband. In the judicial settlement of that estate two-thirds of the money in the bank went to the husband's relatives whom this hard-working woman had never seen, and to whom she owed no obligation; while her own children, who should have had it all, received but one-third. This woman's house was not in order. That bank account should have been in her own name. It was as much her duty to prepare a will that would protect her children after her death as to provide for them while she lived.

ANOTHER case ranges farther afield and opens the door of imagination to a network of complications which may come hurrying in upon the heels of negligence.

A young man engaged in a prosperous business was prostrated by serious illness, but for which no fatal termination was anticipated. During his incapacity the business was managed by his chief clerk, to whom he gave a power of attorney. This power of attorney enabled the clerk to sign checks, to meet the pay roll, and make other financial dispositions necessary to the conduct of the business. Quite unexpectedly the young man died, leaving a mother and a sister and no will.

Instantly the business was thrown into chaos. For, according to the law, a power of attorney dies with the person who makes it. The clerk could no longer draw checks. The bank account was absolutely inaccessible. It was like money in a safe with a time lock set *sine die*. To meet this contingency the sister was compelled to give bond of a surety company at considerable expense in order to administer the estate. Even then the business must have been closed out with great resulting loss had it not been that friends were found who appreciated the situation sufficiently to advance money for operation in the period which must elapse between the young man's death and the qualification of his sister as administratrix.

And even then it was only possible that she could continue the business because all the heirs happened to be of full age and all consented in writing to such a continuance. Had there been any minor children or heirs-at-law who were under age it would have been necessary for the protection of the administratrix that she should sell this business. Otherwise she ran the risk of being sued by one of the minors when he became of age for any loss incurred during her management of the business.

This young man's house lacked very much of being in order. There were two ways in which he could have put it in order. One would have been to make a will providing for the continuance of the business by his executor. This would have saved the expense of surety-company bonds, and would have avoided the risk incurred by the administratrix. Another way, so far as his business was concerned, would have been to incorporate it. His death then would in no wise have disturbed the operation of the corporation, beyond the removal of his own guiding mind.

NOW, what ought these perfectly well-meaning people to have done? Quite obviously they ought to have reflected that the issues of life are uncertain, and they should have provided against them. With these examples in mind, would it not be well for you to make an immediate appointment with your lawyer? Go and sit down with him. Project your mind into the situation upon the day after the funeral and ask your attorney how to build a bridge from now till then over which your properties and moneys may pass safely into the hands of those you wish to receive them.

Do not allow yourself to suppose that your estate is too small to make such provision worth while. The smaller the estate the more your dependents are likely to need it, and the smaller the estate the quicker court costs will devour it. On the other hand, do not suppose your properties are so large that you need not consider making a will, just because there will be enough of it to supply abundant picking for all the heirs. You can hardly expect courts and public administrators, or legislative enactments dealing after a hit-or-miss fashion, to apportion your estate as wisely as you could apportion it yourself. Having had brains enough to accumulate property, the law presumes you to have brains enough to distribute it wisely, and therefore it gives you the right to make your will and to nominate the executors of your will.

Of course, numerous readers are snapping their fingers vigorously to get a chance to observe that often

wills are broken like fragile china. That is perfectly true. We have numerous historical instances of eminent men, themselves skilled lawyers, who have carefully framed their wills and provided for the disposition of great properties after their death, only to have their intention defeated. There is the case of Samuel J. Tilden, one of the most brilliant of American lawyers. Tilden had been practicing before New York State courts for a lifetime. If any man could be expected to know how to lay down the lines of a will and chart its course through the sinuosities and involutions of court decisions, Samuel J. Tilden should have known. But he did not. He put four millions of his estate in trust for certain great philanthropic purposes. He gathered that money; he knew where he wanted it to go; but his heirs attacked the trust provision and broke it. They, and not the philanthropies, got the four millions. Tilden did not have his will. The heirs had theirs.

The moral of this to will makers who have philanthropic designs, or who wish to do anything with their property besides give it to their heirs, is: Be your own executor. Start your trusts while you live. Officer them, endow them, direct them, stamp them now with the force of your own personality and initiative.

IT IS a very singular and a very common human weakness that men allow their charitable motives to be defeated by making the enterprise a posthumous one. It is common to see men of great business genius spend ten or twenty of the closing years of life sitting around in the chill air of their bank vaults. They are no longer trying to make money. They are trying to keep what they have and hold what comes to them through the power of money to attract money. At the same time these men are often known to cherish plans for the disposition of their money. They plan trusts and foundations and various other methods for the employment of this money in supposedly unselfish service of the race. But curiously these plans are usually made to take effect after the donors themselves are dead. Why is this? They no longer need it. What better use could they make of their own rusting business ability than to apply it to the active organization and operation of the philanthropic purposes they have in mind? Can it be that they cannot trust themselves to direct a benevolent enterprise? Can it be that having trained themselves to acquisitiveness they cannot break the habit, that so long as they live they must hoard their gold, and only in death, when they know they must part with it, can they command resolution of soul even to contemplate its employment in another behalf than their own?

I once talked to a multimillionaire in the interest of a certain benevolence. This millionaire was a kind-hearted man of great simplicity of character. He was plain in manner and easily approachable. Benevolence was his hobby. Plans for helping others, and especially for inducing rich men to part with their money for philanthropic purposes, made up a large part of his conversation outside of business hours. Yet the man himself was miserly in all his giving. He gave tens where he should have given ten thousands. Often he gave nothing at all. In the privacy of his luxurious library, which was but one corner of a home that was like a palace, I pressed this man very closely for a gift to the benevolence which I represented. He threw up his hands helplessly and his face took on the expression of a hunted animal. There was a terrible look of fear in his eyes and his voice quavered as he whispered hoarsely:

"Mr. Macfarlane, I have always had a fear that I might die in poverty!"

THAT was his answer. He could not give me the money. Every line of his face and every accent of his voice showed that he spoke the absolute truth. I went away feeling a real sympathy for that kind-hearted, poverty-haunted old man, who with all his millions could not give. In his early youth he had fought with poverty face to face as you might fight with a dog for a bone. The fear of poverty made him rich—and kept him rich! His fingers had been so long clenched that he could not force them open when he would.

Don't let yourself get that way. Try to execute as many of your benevolences as possible yourself. Then

you know your intentions will be carried out. Dr. Pearson died the other day in Illinois. He had given millions of dollars to small colleges. He died with little more than a lot in the cemetery, and no courts are clogged and no lawyers are fattening through disputes over the execution of his will. There is no possibility that his intentions will be defeated. He was the executor of his own will.

IN FACT, one reason wills break is that they are overloaded. Rich men may relieve the strain upon their wills by administering their benevolences in their lifetime; and both rich and the moderately circumstanced, by means of trust deeds which only become effective at death, can apportion much of their property directly, and greatly simplify the task of their executors as well as greatly increase their own assurance that their appurtenances and hereditaments go where they want them to go.

The disposition of a man to center all the reins of



By and by some of the children will come tiptoeing in to speak to father; but he will not hear them

control in himself often leads him to have his life insurance made payable to his estate. We have already seen how greatly needful ready cash is to the wife or heirs of a decedent. You can further execute your own will by making your life insurance policies payable directly to your wife or your children. Such policies, payable to the widow, for instance, are usually collectable within a few weeks and sometimes even within a few days. To many a distraught woman, perplexed by the entangling loose ends of an estate, which are inevitable when a man is in active business, the checks of the life insurance companies have come like gifts from heaven.

BUT there is no reason at all why one need distrust wills when one is making the ordinary and simple disposition of property to care for dependent ones. A will drawn by any competent lawyer usually will prove an adequate safeguard to them. It is when a man of large fortune seeks to dispose of his property in some new and unusual way, where the precedents are not clear, or when a man of any fortune at all, through eccentricity, attempts to make some freakish or unjust devise, that wills are broken most frequently.

The size of the bequest alone invites cupidity. Often a will disposing of one million dollars is broken when the same will disposing of ten thousand dollars would stand, simply because the prize was not big enough to warrant going at it with the burglar tools of the professional will cracker. The simple fact is that the ordinary will of the ordinary man, drawn by the average lawyer and disposing of the average estate in the way that a judicious husband and father would wisely provide for his loved ones, will be sustained in most all cases and will save many sorts of trouble to the heirs at law.

At about the same time when the brilliant lawyer Tilden was elaborating the document which his heirs smashed, an ignorant old farmer in Missouri was writing his own will in a dozen lines upon a slate without the assistance of either lawyer or notary. Concerning that will, some writer, whose name I do not remember

and whose exact words I cannot recall, reported that it had withstood the determined assaults of a round dozen of lawyers and successfully distributed a very considerable property. As to bequests, therefore, be your own executor in so far as you can. In so far as you cannot, make your will with the advice of your lawyer, and provide for posthumous executors, making your intentions perfectly clear and as easily dischargeable as you can.

One very great care to have in mind when in a testamentary mood is the matter of bonds. Remember that when you die without a will some one must apply to a court to be appointed administrator of your estate. If that one cannot prove his right to administer the estate to the satisfaction of the court, the petition will be denied, and the final winding up of your affairs will go to the public administrator, who is concerned with the handling of the property of hundreds of other intestates. In the very nature of the case, he can give your affairs no especial consideration; he will merely grind them as rapidly as possible through the wasteful mills of legal procedure, and the amount of meal that finally comes out in your hopper may be distressingly small.

ON THE other hand, supposing that the petitioner for letters of administration is possibly the one you would have chosen yourself had you made a will, and that the court approves the petition, the next question is a bond. Had you named this person as executor in your will, you could have provided that he serve "without bonds." Since you made no will and he has the protection of no such forethought upon your part, he must face the full rigor of the law in this regard. In most States the law requires that an administrator can qualify and receive letters of administration only after filing a bond in a sum double the amount of the personal property of the deceased; and in some States there must be added to the amount of personal property the probable value of the annual rents, profits,

and issues of real property belonging to the deceased. In two States, at least—Iowa and Massachusetts—this rule is not absolutely hard and fast, as the judge of the court of jurisdiction fixes the amount of the bond. Usually, however, these courts will make it double the value of the personal estate, which, as we have seen, is the statute law in most commonwealths. The Massachusetts law does loosen up to the extent that security may be waived if all of the heirs are of full age and legal capacity, but if any are minors, incompetent persons, or creditors, the minors and incompetent persons must be cited through their appropriate guardian and the creditors notified to show cause why security should not be given. Even after the parties thus waive, the court may revoke the order and require a bond.

Yet a man may spare all this expensive and burdensome technicality to his administrators by the simple expedient of the making of a will in which he names his own executor or executors and in which he provides that they shall serve "without bonds."

Mention was made a moment ago of life insurance. At this tick of the clock it is almost axiomatic that the man who has no life insurance is a bad housekeeper. The poor man cannot afford to be without it and the wealthy man dare not. The man who, having a family and perhaps a business dependent upon him, does not protect one or both with life insurance is a gambler. He is betting on the red to win; but there are just as many black pockets as red ones, as well as some that are neither. Therefore red loses oftener than it wins every day, and there is one day when it is sure to lose! In that day what are your wife and children going to do and what is your business going to do? The advantages of carrying life insurance are so obvious and the disadvantages of not carrying it are so much more obvious that it seems hardly necessary to urge it upon anyone. Yet I am going to cite two cases to show that it is necessary to urge it.

ONE of these was a business man on the Pacific Coast. He had a business which with him at the head of it was worth \$400,000. It could probably have been sold for that amount. It was incorporated, but he owned all the stock except the nominal allotment to the

(Concluded on page 30)

COMMENT ON CONGRESS

By MARK SULLIVAN

IT IS now generally conceded that both the tariff bill and the banking bill will probably pass in the shape in which the Administration has framed them. This is because the confidence that the country has in the President gives him a prestige which enables him to impress his will upon Congress in a way that is not often the case. It is generally conceded that there will not be more than two Democratic traitors (the two from Louisiana) to vote against the tariff bill, and it is very likely that while the progressive Republicans will debate against the bill and point out its defects, several of them will at the end vote in favor of it as something better than the existing Payne-Aldrich Bill.

The Boomerang

THE Senate spent ten valuable days conducting an inquiry into the existence of a lobby. This episode began with President Wilson's public expression of a wish that the lobby would go home and leave Congress free to attend to the public business. The President had nothing more in mind than to free Senators and Members from the annoying importunities to which they are subjected, and expedite the passage of the tariff bill. But some Republican Senators, led by Mr. Cummins of Iowa, took the President's utterance as a reflection on them, proposed an investigation which was called by an innocuous title, but which was really meant to embarrass the President by creating doubt of the accuracy of his assertion. It is the clearest proof of the innocence of Senator Cummins's mind that the investigation has much more than justified all the President said. Also it has greatly enlarged his prestige, and has increased the power of dominating the Senate which that prestige gives him.

Time

THE introduction of the banking bill will give the Lower House something to do. Otherwise it would be idle while the Senate is discussing the tariff bill. It is not likely the Senate will conclude its discussion of the two bills before October.

"Jones Wants a Clerk"

THERE isn't any dishonesty in the Senate. Even that subservience to big interests which caused the uprising of a few years ago remains only in a few such cases as Penrose and Oliver of Pennsylvania, so small in quantity as to be negligible. The real bane of the Senate now is incompetence, and a glaring example of low efficiency showed itself one day in June. The Senate opened at two o'clock. After prayer the first Senator to speak was Jones of Washington; he suggested the absence of a quorum, which necessitated a roll call; three minutes later he objected to dispensing with the reading of the Journal; three minutes later he asked for a vote on the approval of the Journal; one minute later he called for

a division; five minutes later he again made the point of no quorum; twice more in the next twenty minutes he made the point of no quorum. In all of this, of course, Senator Jones was merely making himself a nuisance by delaying routine business and causing as much inconvenience and loss of time as possible. The explanation came when Senator William J. Stone of Missouri arose with a good deal of heat and said:

Mr. President, the remarkable performance of the Senator from Washington [Mr. Jones], which he has been carrying on here to the absolute disgust of every Senator on the floor for nearly a week, is predicated, as we all understand, upon the failure of the Senate to adopt a resolution giving him an additional \$1,200 clerk. This is a most grievous thing and a great public wrong which no doubt justifies this remarkable and most unusual action on the part of the Senator from Washington. With a view to ending this farce, I am going to make the proposition that if the Senator from Washington will prepare a subscription paper, I will get one of the pages to circulate among Senators, and I think we can raise enough to pay a clerk for six months, and then go on with the business of the Senate.

Senator Stone's expression of sarcastic indignation was interrupted by the expression of an opinion from the chair that his language was "bordering pretty closely upon a violation of the rules of the Senate," and so Senator Ashurst, when he arose to protest, used more gentle words:

Mr. ASHURST—I desire in a spirit of friendship to say that I believe when the Senator from Washington reflects upon his conduct and observes that he is not only wasting his own time but the time of the ambassadors from forty-eight sovereign States, called here under the Constitution to deal with the complex and ever-present propositions of State and national sovereignty, and the destinies of 90,000,000 people, he will realize that the time of these ambassadors, these Senators, should not be wasted in frivolity. We should be about the business of the people. We should be attending to our duties. I hope the Senator from Washington [Mr. Jones] will no longer continue this filibuster, which does no credit to the Senate and reflects no credit upon himself.

It remained, however, for Senator John Sharp Williams of Mississippi to put the case in words which were not only clear but had a sparkle of humor:

A moment ago I asked the Senator from Washington why he was holding up the business of the Senate and of the country, and obtained no reply except a sort of a defiance hurled at me, inviting me to make a reply for myself. That left me to guess at what his intentions were. I had much preferred to have had him state why he was holding up the business of the country. He leaves me, therefore, to draw my own inference.

Something over 100 years ago Patrick Henry described American women as standing upon the tiptoe of expectancy, waiting to hear of American defeats or victories. He then described the American soldiery as in full panoply of war, fighting for liberty against British oppression. After drawing a picture of all America at that day at a very acute stage, he said that there was hurled at the ear of night the hoarse voice of one John Hook, who was screaming through the American army: "Beef!" "Beef!" "Beef!"

I have never seen anything come much nearer a reproduction of that picture than what is going on now. Here are the sworn representa-

tives of 90,000,000 people, expected to attend to the public business and to expedite it to the best of their ability, when there is hurled upon the startled ear of night the hoarse voice of the Senator from Washington, or perhaps the hoarse voice of a parrot somewhere, exclaiming: "Jones wants a clerk!" "Jones wants a clerk!" "Jones wants a clerk!"

The Senator from Missouri [Mr. Stone] comes into the Chamber and tries to get a hearing for the Indian Appropriation Bill, and there comes an objection to everything. Somebody asks why, and echo answers: "Jones wants a clerk!" "Jones wants a clerk!" "Jones wants a clerk!"

But that is not all. There steps into the Senate the Senator from Mississippi, desirous of making brilliant remarks relevant to public issues, and he is silenced, too; and the gentle shepherd asks why, and echo answers: "Because Jones wants a clerk!" "Jones wants a clerk!" "Jones wants a clerk!"

Mr. President, since John Hook went through the American army, disregarding of all the great acute crises of patriotism surrounding him, screaming "Beef!" "Beef!" "Beef!" nothing precisely like this has presented itself to the American people. We cannot do a thing; we can scarcely get this body adjourned to go out and attend the meetings of subcommittees; we cannot prepare tariff bills, because we must be here to see what is going on; and no business can be done on the floor of the Senate because the Senator from Washington wants a clerk.

I served in the other House with the Senator from Washington. I served with him here. I am very fond of him. But I really do think he is making too much of a big thing about his wanting a clerk. That it is a large thing, I have no doubt. That it is of immense importance, I have no doubt. That it is a national issue, I have no doubt. But I do contend that it is not so great a national issue as attending to the people's business day by day.

Mr. President, in my opinion there is a sacred right to filibuster now and then when a great cause is at stake, when a great principle is at stake, when a people's civilization is at stake, when something that is vital is up for consideration, and when it is desired that legislative action shall be held back until the American people can take due notice and instruct their representatives. But this is the first time in my life I have ever known the entire business of the country to be held up by a one-man filibuster, with no rime nor reason in it except the constant iteration and reiteration of the phrase: "Jones wants a clerk." I submit to my friend from Washington that the issue is entirely too small, that the amount in the pot is entirely too little for the ante demanded in order to play the game.

Senator Jones's only comment on this was again to make the point of no quorum.

It is fair to say that probably Senator Jones ought to have his clerk. Every Senator should be given ample clerical assistance to answer his letters and attend to the public business. It is also true that the Senate rules which permit this sort of filibuster are antiquated and far from perfect. But these facts do not alter the part Senator Jones played in an episode which the country will think less creditable than he seems to. To persons of simple common sense it will seem pretty irritating for time to be used up in this way at a moment when the business of the country is marking time until tariff and banking bills can be passed. The episode is told here at some length in the hope that it will come before the eyes of every voter of the State of Washington. Senator Jones's term expires March 3, 1915, and he will come before the people of his State for renomination and election during the coming eighteen months.



Mr. Bryan Pays a Visit to Washington (D. C.)

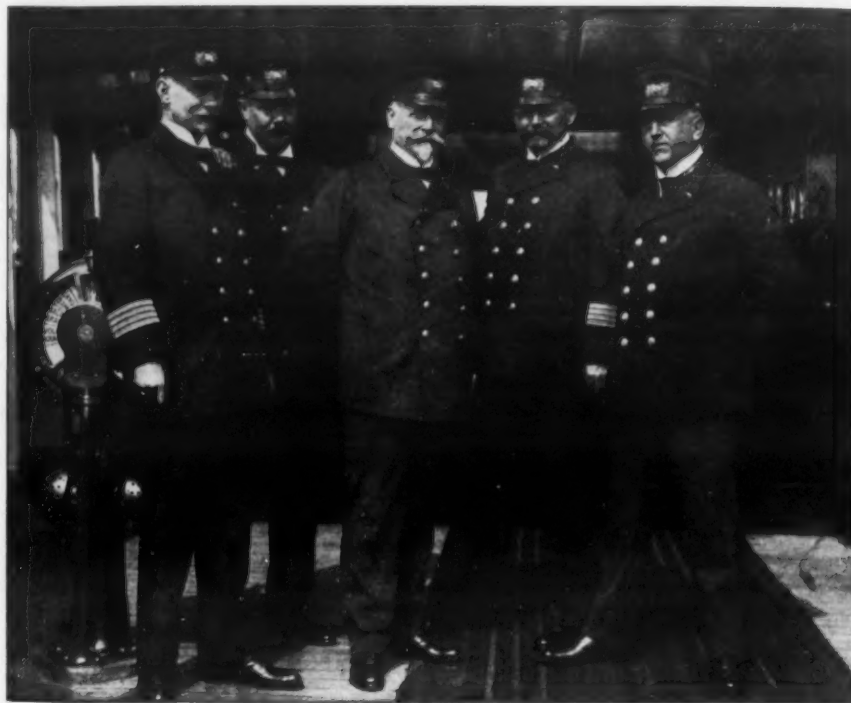
AFTER three months of brilliant striving after the title of Gadabout Champion of all United States Cabinets, Secretary Bryan appears to have encountered such serious discouragements that experts now declare him practically disqualified from further competition. The blow fell at the height of the season of commencement addresses and almost on the eve of Bunker Hill Day.

The snapshot exhibited above, which shows the Commoner at Old Point Comfort costumed in his new silk hat and welcoming Dr. Lauro Müller, Brazilian Minister of Foreign Affairs, is prized as a photographic souvenir of the time when Mr. Bryan had attained his top speed as a distance man. In the three months from March 4 to June 4 he had put behind him 12,634 miles by rail and approximately 250 miles by motor car—a pace that in four years would have carried him 75,000 miles ahead of the record holder. And Mr. Taft is generally credited with having done a man's share toward mitigating the grief of railway and steamship owners over small dividends!

On June 7 Mr. Bryan added to his three months' mileage another 604 miles to attend a testimonial dinner at Pittsburgh in honor of George W. Guthrie, the new American Ambassador to Japan. The Old Point Comfort trip on June 10 brought the grand total close to 14,000 miles.

Washington correspondents are inclined to place the blame for the disqualification of the Commoner upon Mr. Wilson. A request that the Secretary of State stop over at Washington to attend some Cabinet meetings caused Mr. Bryan to cancel dates at Boston and Lowell and threw him completely out of his stride.

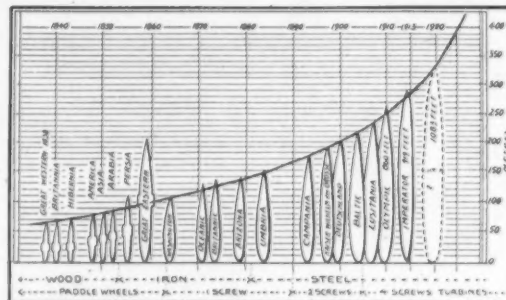
Mr. Bryan's marks are based on the following records: Washington to Chicago to Springfield to Lincoln and back—3,554. Washington to Trenton and return—338. Washington to Philadelphia and return—272. Sacramento via Chicago, Omaha, and Ogden, with a side trip to San Francisco, returning via Los Angeles, El Paso, Kansas City, Chicago, and Akron—6,754. Baltimore and return—80. New York and return—452. Harrisburg and return—247. New York and return—452. New Rochelle and return—485. Pittsburgh and return—604. Old Point Comfort on the *Mayflower*—378. By motor car—250. States visited—21.



A token of the great size of the *Imperator* is that she carries four captains and a commander. Hans Ruser, the commander, is the center of the group

Measuring the Liner of 1920

THE liveliest discussions set going by the arrival of the *Imperator* at New York on her maiden trip concern the new ship's luxuriousness and amazing size. When the limit in luxuriousness in ocean liners will be reached appears to be more difficult to forecast than to plot a curve indicating future dimensions. The chart here reproduced, the work of Julio F. Soranzo of the American Society of Civil Engineers, shows that the growth of liners in the past seventy-five years has been remarkably consistent except in the instance of the *Great Eastern*, which was a generation ahead of her time. The progress that has been plotted indicates



A chart of the progress of 75 years in the building of ocean liners. The curve indicates 1,083 feet in 1920

that in another decade we may sail on a ship nearly 1,100 feet in length. The *Imperator*, for all her many tokens of hugeness—her four captains and a commodore, her five anchors, a bridge ninety feet above the water line, and the like—is to be exceeded in size by two other boats now building.



A New Record for Submarines

THE world's record for submergence in a submarine, set six years ago by the *Octopus*, was bettered twelve hours by John M. Cage's new boat in a test at Long Beach, Cal. The *Cage Submarine*, manned by the inventor and a crew of five, remained twenty-five feet below the surface for thirty-six hours. Our photograph shows the boat just after the test

ended. The men made their experience something like a holiday, and, safe from interference from wives or constables, topped off with a twelve-hour poker game. While they played they smoked, and two 110-horsepower gasoline engines, working under water, purified the air. The inventor declares his submarine could have stood a test of a whole week.

San Francisco Bids Farewell to Its Last Horse Car

SAN FRANCISCO has celebrated the end of horse-car traction. After trading his derby for a gold-braided cap, Mayor Rolph mounted to the front platform of the last of the city's chariots and drove up Market Street at noon while the midday crowds cheered and applauded. Beside him was J. H. Lee, the regular driver, who has piloted San Francisco horse cars for thirty-two years. The first of the big electric cars that are to succeed the chariot line whizzed past on the other track.

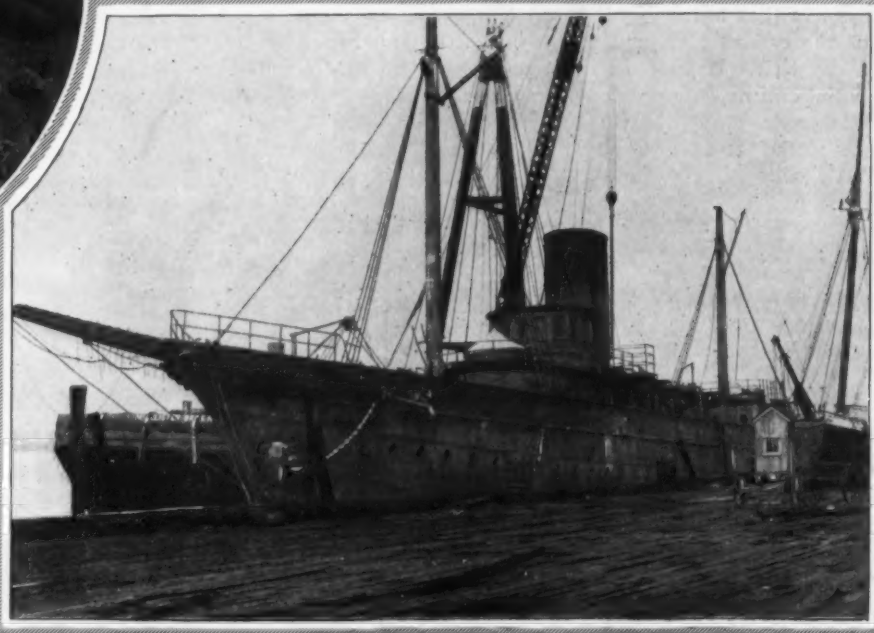
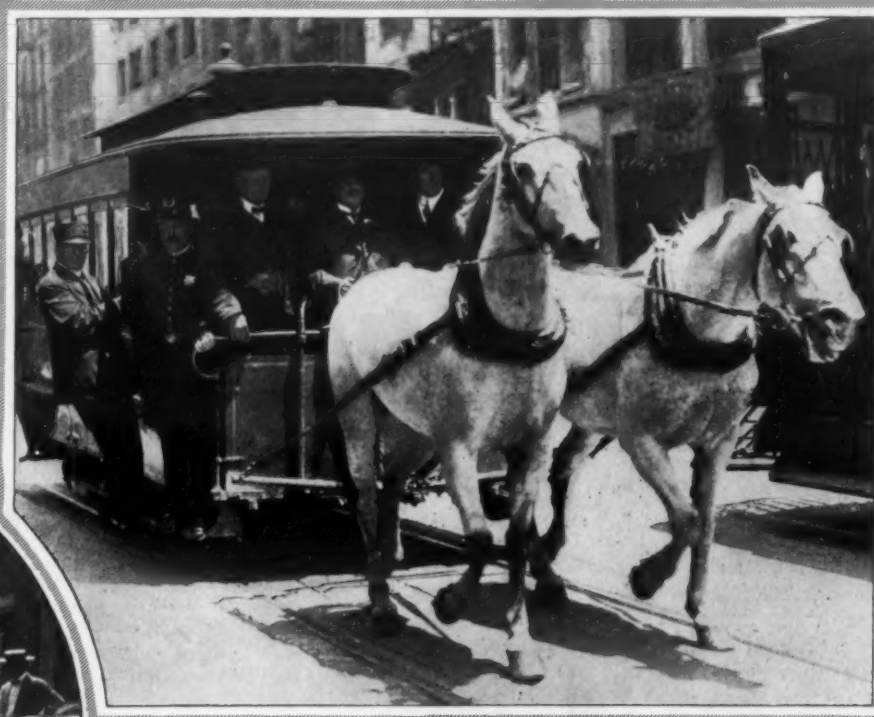


Matamoros, a port of great strategic value, is in the hands of the Mexican Constitutionalists, following a lively battle in barricaded streets. Our photograph shows one of the hastily constructed defenses



A Pirate in Snug Harbor

A PEACEFUL old age is at last the lot of one of the most venerable and wicked ships afloat. American capital has bought the Chinese pirate ship *Ning-Po*; and after crossing the Pacific in an eventful voyage of 159 days she is now cruising safely in California harbors. The *Ning-Po*, though built in 1753, is almost as staunch as ever. She is said to be the first ship built with water-tight compartments. The timbers are camphor wood and ironwood fashioned to represent a dragon—the tail at the bow.



A Pawned Navy's Inglorious Finish

HAITI'S navy, the gunboat *Ferrier*, which has been displayed for sale in Philadelphia for more than a year, has found a buyer. He plans either to convert the

navy into a freight barge or to sell it as junk. The boat has practically been in pawn ever since the Haitian Congress heard that to repair her would cost \$50,000.



A six-horse Conestoga wagon and an escort of troopers in the uniforms of 1812 are following the route from Wilmington, Del., to Erie, Pa., over which Commodore Perry's powder

wagons journeyed one hundred years ago. The trip is a prelude to the celebration in Erie, July 6-12, of the centenary of the battle of Lake Erie—a victory made possible by powder from Wilmington



Editorial Comment

An American Woman

HENRY SYDNOR HARRISON was the name of only an obscure Southern newspaper man till it appeared on the wrapper of a whimsical novel called "Queed." That was in 1911. This year a story named "V. V.'s Eyes" is issued over the same signature. Now this new title rather prejudiced us against the book; it suggested a type of hammock-by-moonlight literature, which is not for us. But the prejudice was mistaken. The heroine of Mr. HARRISON's novel, Miss CARLISLE HETH, is flesh and blood, not fluff and fudge; her impulses of body and mind are real, and might almost have been observed by GEORGE MEREDITH, midway between LUCY and CLARA MIDDLTON. In this reality she is unlike the ladies too obviously "created" by other young Americans—novelist W. B. TRITES, for example, or playwright EDWARD SHELDON. In her pettiness, little by little overcome, though at a high cost; in her failures and limitations outlived, and in her final achievement—the evolution of the finest modern womanliness—the CARLISLE HETH of "V. V.'s Eyes" is consistently the American girl, studied by a keen, humorous, and high-minded American man. But it is not for this fine figure alone that the book is worth the room it will take up in that holiday suit case. There is inspiration in the character of the quixotic slum doctor whose trustful orbs give the novel its catchy title. If you want to see for yourself how an artist and a journalist can live under one skin in harmony and mutual service, read HARRISON's tale of the Heth Cherooot Works, the daughter of the House of Heth, her suitors, and her friends. Not since we read Mr. HOWELLS's "The Rise of Silas Lapham," long, long ago, have we found anything new in American fiction so characteristic, so genially and indigenously critical.

How High Will Steak Go?

THESE FIGURES come to us from official sources, the Department of Agriculture and the Census Bureau:

	No. of people in U. S.	No. of cattle in U. S.
1907.....	87,178,958	72,534,000
1913.....	96,765,573	56,527,000

Any person who looks upon these figures long enough will arrive upon several truths, whose recognition will be profitable to himself and useful to the country. We set down merely two:

There is no way for a man to serve his fellow men during the immediate future more powerfully than by raising cattle, and no way more certain of reward.

There is no principle of political economy more necessary for the Government of the United States to practice than to withdraw the premium which a high tariff has put upon the manufacture of every kind of luxury, and restore the people from the factories to the farm.

A Conscience

THE WASHINGTON NEWSPAPERS announced that the refrigerating plant which was installed some years ago in the basement of the White House offices would be started up as usual on July 1. Some of the papers went on to make humorous and ingenious remarks to the effect that in an endurance contest with the Senate over his tariff and currency bills the President would have the advantage of a twenty degrees lower temperature. Thereupon this piece appeared in the Washington papers:

NO ICE-COOLED OFFICE

PRESIDENT WILSON TO BEAR SAME HEAT AS LEGISLATORS AT CAPITOL

President WILSON proposes to take his doses of hot weather along with Senators and Representatives, and will not permit an ice-cooled office, as has been suggested. The refrigerator plant in the cellar of the White House will be called off, and the President's offices will be about the same temperature as the Senate Chamber or the offices of Senators.

The President has let it be known that he does not seek and will not have a refrigerating plant operating for his benefit, and that he will make himself as comfortable as possible in the same temperature that others must bear.

This is a very interesting sidelight on the President, from which some folks will argue one thing and some another. Of course the refrigerating plant is there, having been installed by the order of some less spare and Spartan President. Not to use it is not merely refraining from an indulgence, but is an affirmative act of self-denial which some persons will be cynical enough to call ostentatious. What is the exact

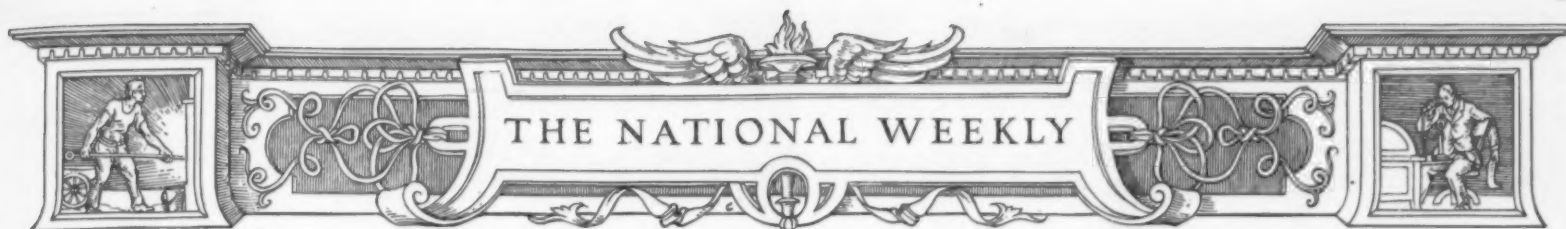
extent of the President's point of view? Does he regard all such devices as enervating luxuries, repugnant to Jeffersonian simplicity? Or is he merely conscientious about having any advantage over the Senate—eager to train down to the same weight, so to speak? If the Senate should adjourn, would the President then start up the cooling plant? Or does he have in mind not merely the Senate, but all the workers who will spend the summer in Washington, and decline to possess himself of an advantage over them? Such a theory of his relations to his fellow servants of the Government, carried out consistently, would lead to some queer readjustments. Suppose some one should point out that the cooling plant would greatly increase the efficiency, not only of the President, but of all those who must share his offices, and thereby measurably benefit the nation? What would the President say to that? The episode makes more certain one impression of the President's personality, a soberly conscientious man who takes his relations to his fellow human beings with great seriousness.

Insurance Money in Land

WE SPOKE RECENTLY of the gain that would have come if the insurance company investments had been in land instead of in loans which were largely on land. We are quite aware of the experience of the insurance companies with land which led to the New York enactment forbidding large land holdings. But this enactment was directed chiefly against the tall buildings which were run up all over the country, largely as advertisements. Our suggestion looked to the simple ownership of the land and the leasing of it on short or long term rentals. This would be in effect ground rents, so that the companies would deal only with single tenants. This ought to mean as good a return on investments as at present, with a steady increment in value, instead of a steady decrement with the depreciating dollar, as at present. If these investments were made exclusively by a single officer in each company ranking next to the president, and if the companies were compelled to report both their investments and the individual returns from them to a national insurance commissioner, we believe that the publicity and direct responsibility thereby secured would leave little danger of extensive dishonesty. Both the total and the annual investments in any one State or section could be limited by law. If such a policy had been in force ten years ago, the four billions of nominal assets of the insurance companies would now be worth above six billions, and the average return to the policy holders would be at least 50 per cent more than it now is. We think this is a matter worthy of the serious attention of the companies, and just now seems a propitious time to begin. For several years or more land values have been generally at a standstill, or declining. If a serious depression should ensue, this decline would go much further. On the other hand, if the insurance companies in the next five years should be pouring several hundred millions a year into attractive land investments at low prices, this would go very far to stop a violent decline, and at the same time insure reasonable, profitable investment, whether or not the currency inflation, with the consequent rise in all realty values, should continue. The currency inflation can now only be stopped by an international agreement, necessarily a slow matter. A single law by New York State could practically change over the whole of our insurance investments.

Journalism

NEWSPAPER REPORTERS generally make a point of their terseness and sanity, and are likely to speak satirically of the rhetorical flubdub of more pretentious artists. Why should the man assigned to write the fancy introduction to the story of the international polo game for our neighbor the "Sun" feel obliged to use such an absurd and hysterical descriptive phrase as: "The 30,000 or more pale-faced maniacs rimming the field"? The polo audience might be attacked for various things, but why apply "pale-faced maniacs" to perhaps the most urbane and politely decorative audience that could be gathered in this country, people rather particularly noticeable for their general air of health and lack of worry of any kind, amiably viewing on a pretty June day one of the prettiest sights in the world—polo ponies racing about on carpetlike turf? One might as well use a coal shovel to serve champagne.



Attacking Goliath

THE "POST" is the organ of the common folk of Cincinnati. It was the most potent force among those that destroyed the Cox political machine. It has fought for a compulsory workmen's compensation act. More recently it championed a bill before the Ohio Legislature to annul the fifty-year franchise of the Cincinnati Street Railway Company, a legislative steal engineered some years ago by Senator FORAKER. More lately, during a strike by the street railway workers, the "Post" gave large publicity to the grievances and demands of the strikers. Naturally all this sort of activity has caused the "Post" to be very much disliked by a section of Cincinnati which is largely dominated by Mr. CHARLES P. TAFT. Mr. TAFT is a large holder of the threatened traction stock. He is also a large holder of gas, electric, and other public-utility stocks. As a very powerful figure in many Cincinnati banks and as the largest owner of Cincinnati real estate, he is both landlord and banker to much of Cincinnati's big business, and consequently able to dominate it. (Incidentally, he is the owner of the "Post's" evening newspaper opponent, the "Times-Star.") All these facts constitute the background of an attempt on the part of some big Cincinnati advertisers to boycott the "Post." The "Post," in fighting back, has taken the public into its confidence and publishes the frank letter of one of its advertisers:

THE CINCINNATI "POST," Cincinnati, Ohio.

Gentlemen: We have decided to cancel our advertising contract with the "Post."

We believe it a civic duty to tell you why we make this cancellation. We are of the opinion that the "Post" encourages and stands for things and elements that are detrimental to the welfare of Cincinnati. We think it seeks to destroy and not to build up. In our opinion it is an organ of violence and disorder and a publication that does public harm. For that reason we exercise our right to no longer patronize it.

We regret the situation exceedingly, for our relations have been extended and, on the whole, harmonious.

We understand that we cannot in any manner influence your editorial utterances or dictate to you what your policies should be, nor do we expect to. We simply refuse to patronize a paper that, in our opinion, brings harm to our city instead of good.

You will please cancel the Brownstone advertising as well.

Very truly yours, M. C. Dow.

This letter, on its face, constitutes an outrageous act, and ought to be subject to the criminal law. There is no question of the merit of the "Post's" editorial policy involved. To attempt to influence that policy, no matter what it may be, by the using of advertising patronage as a club is more menacing to the public good in the long run than many acts of conspiracy in restraint of trade which land men in the criminal courts. Incidentally it is one of the most stupid of the many methods by which money tries to buy its bullheaded way. The "Post," in its editorial reply, says in part:

From a number of sources the "Post" has learned that an organized effort is being made to have as many "Post" advertisers as can be induced to do so withdraw their patronage from the "Post."

The "Post" says to every such advertiser: Notify the "Post" that you are not in sympathy with its policy of publishing a newspaper in the interest of the people, upon whose prosperity your prosperity as a merchant depends, and that you desire to have your advertising contract canceled for that reason, and it will be canceled.

But whether you ask to have your contract canceled or not, be assured of this: The editorial policy of the "Post" will continue to be dictated in the future as it has in the past, by the conscience of its editor.

The "Post" has a difficult fight ahead. It has begun gallantly; we extend our heartiest well-wishes.

Far Afield

INVESTIGATION is a specialty of the New York "World." This is a worthy and oftentimes valuable function of latter-day journalism, and it is not surprising that, in the exercise of it, the great metropolitan daily should have selected the Friedmann consumption serum for authoritative inquiry, and should have announced in heavy type:

FRIEDMANN "CURE" TO BE TRACED BY EMINENT MEN RETAINED BY THE WORLD

PROF. FRIEDRICH KRAUS, PROF. GEORG JOACHIMSTHAL, AND DR. ALFRED WOLFF-EISNER, NOTED BERLIN SPECIALISTS, WILL EXAMINE EVERY KNOWN PATIENT INOCULATED IN GERMANY BY DISCOVERER OF TUBERCULOSIS SERUM AND REPORT TO THIS NEWSPAPER WHETHER TREATMENT HAS BEEN A SUCCESS OR FAILURE.

What is surprising is that the leading newspaper investigator of the country should have wandered so far afield in its search for in-

teresting and important phases of this question. In the same issue in which this Friedmann announcement appears in the "World" news columns are two other announcements concerning the cure of tuberculosis: one by a Dr. ANDERSON, who exploits himself as "one of New York's leading specialists in throat and lung diseases, and the inventor of the Anderson X-Light"; the other by a patent-medicine concern which manufactures Eckman's Alternative. These two are paid advertisements, appearing regularly in the pages of the "World." Now the "World" declares itself, doubtless with truth, as being professionally interested, as a matter of news, in ascertaining whether or not a cure for humanity's worst scourge has been found, and yet accepts a steady income for announcing the existence of such a cure; in fact, of two of them! Why, then, should it send to Germany, at great expense, for the solution of a problem which, it declares, has been determined at its very doors? Why not send out qualified investigators to ascertain whether Dr. ANDERSON actually diagnoses tuberculosis in the early stages by means of his "X-Light" (a process of inestimable value if it be truly practicable); also whether his form of treatment actually cures? With due regard for the law of libel, we have no hesitancy in declaring our belief that Dr. ANDERSON is an obvious quack, and that Eckman's Alternative belongs in the same class. But the element of error is possible in all human calculations. Perhaps we may be wrong. On this basis will not the New York "World" come to the rescue of its own advertising patrons and arrange for a commission of recognized authorities to determine the question once for all? To go a little further, the newspaper accepts and prints the most cruel and life-destroying of all quack advertisements, those of the cancer "cures." Since the leading authorities are unanimous in agreement that the only possible cure is prompt use of the knife, will not Mr. PULITZER admit a reasonable doubt of the reliability of this kind of "copy"? And if so, will he not join in an investigation along these lines? COLLIER'S will gladly pay half the expense of a reliable medical commission named by the State or County Medical Society, the city or State Board of Health, the Academy of Medicine, or other body of scientific standing, to conduct an inquiry into the tuberculosis, cancer, and other "cure" claims published by the New York "World," on one condition—that is, that if the claims are found to be false and pernicious, the "World" shall promptly eliminate them, together with all that class of quackery, thus bringing its advertising columns into some degree of consonance with the principles of progressiveness and integrity upon which its splendid news and editorial policy is based.

Ollie Taylor

A FEW WEEKS AGO COLLIER'S, in the course of a paragraph on amorphous justice, alluded to the case of OLLIE TAYLOR. We have since received a number of letters, especially one from Mr. CLARK HOWELL of the Atlanta "Constitution," which convince us that, although the facts are substantially as stated, nevertheless the best possible disposition of the boy for his own good was made.

Sunday Baseball

PROBABLY Mayor O'NEILL of Auburn had amateur play in mind when he told the recent conference of New York State Mayors that Sunday baseball was what his town needed above everything else. There are two views at least about sport on the seventh day; frankly, we agree with the Mayor. So does Mr. GAYNOR of New York, and has the courage of his conviction, for in New York parks it is no offense for a lad to knock out a two-bagger or catch a fly some time between church time and bedtime. Mayor O'NEILL has probably observed that there is a little less illegal drinking, a little less patronage of commercialized vice, less loafing on street corners, in towns and cities where physical exercise in one of its cleanest and cleverest forms is not tabooed. Some one has declared that baseball is a strong force in America against the relaxation in manners and morals that is one of the present-day menaces. By this view the game takes the place of war in cruder civilizations. Of course baseball, like war, may be associated with certain indulgences or vices. But we would rather see youngsters we know play ball, Sundays or week days, than see them line the curb before the town drug store, or suspect them of entering certain doors after cautiously peering up and down the Sunday street. Let us be honest, all of us, and perhaps our towns will be pleasanter to live in, and we shall have to listen to less preaching from the eugenists about "Damaged Goods."



General Warren's statue on Little Round Top above the Valley of Death
Left: General Lee's headquarters. Right: General Meade's



The Blue and the Gray to Camp Again at Gettysburg

PENNSYLVANIA and the National Government have prepared to be the hosts this week of 40,000 veterans of the Blue and the Gray at a \$300,000 celebration of the fiftieth anniversary of the battle of Gettysburg. The battle field where 180,000 men fought back and forth on the first three days of July half a century ago now is a national military park, 25 miles square, with more than 700 monuments marking the battle lines and commemorating

heroes of the conflict. The committees in charge of arrangements promise that the camp of 5,318 tents will be a model for health and comfort. The hosts pay all expenses.

Our picture of General Meade's shell-scarred headquarters is from a print taken a few days after the battle. The building has been restored to almost its original condition. General Lee's headquarters appears to have suffered little change in fifty years.



The explorers had a close escape from death when this avalanche cloud crossed their path, so near to them that they were powdered with snow



A Woman Names New Peaks in Asia

TWO deaths and several perilous escapes are in the reports of Dr. William Hunter Workman and Mrs. Fanny Bullock Workman upon their latest explorations in the Himalayas. They have just returned from an expedition to the Great Siachen—the largest glacier in Asia. They explored 900 square miles of new country, climbed to an elevation of 21,000 feet, and named the peaks at the head of the glacier the "King George V" group. The photograph above shows the rescue of Chenoz, an Italian porter, after a fall into a crevasse. What he had suffered from shock and exposure caused his death a few hours later. Another porter perished in a subglacial river. The whole

party barely missed death from an avalanche which Dr. Workman's camera reports in a snapshot.



Mrs. Workman leading the way across a snow cornice on a glacial peak



Militant Suffrage Claims Its First Martyr

HOW the woman that England's militant suffragettes now honor as the first martyr to their cause went to her death is recorded in the extraordinary snapshot reproduced above.

A crowd of 60,000 at Epsom Downs was roaring with excitement as fifteen of Europe's swiftest horses, racing for the Derby's stakes of \$32,500, rounded Tottenham corner. As the horses reached this turn, Miss Emily Wilding Davison stooped, glided under the wooden rail, and ran out on to the track. The leaders rushed past her, but she blocked the course of three racers who were bring-

ing up the rear. She sprang in front of King George's horse Anmer and clutched for the bridle, but failed to seize it.

The impact of the collision struck her down with tremendous force and sent the horse rolling over in a complete somersault. The jockey was dragged with one foot still in the stirrup. In our photograph he is under his horse and Miss Davison is falling backward unconscious, with arms outstretched. Her hat is caught up in the breeze. Only a few of the spectators see what is happening.

Miss Davison died four days later. She had been unconscious all of the time but a

few minutes. In the opinion of Christabel Pankhurst, expressed in a telegram from Paris, Miss Davison was "a soldier fallen in the war for freedom." The telegram declares: "Miss Davison has died for women, died to call attention to their wrongs, to win them the vote."

"The Government's refusal to grant the vote drove her to make a protest. Argument did not convince Premier Asquith of the seriousness of the position; perhaps the woman's death will."

"Miss Davison's memory will live in women's hearts and history for all time."



From the clouds, England's most exciting Derby in history was a peaceful picture rather than a thrilling one. This photograph was taken

from a biplane at an elevation of 2,000 feet. It shows the record-breaking crowd of 60,000, and diagrams much of the course over

which the Derby (1 1-2 miles) was raced. Craganour, the favorite, finished ahead of Aboyeur, a 100 to 1 shot, but was disqualified

In Michael Brady's Sand Bank

By Arthur Colton

THE humor of the sea has a richness of its own. It is not easily reproduced in black and white. Some few authors, like Mr. Colton, nevertheless have succeeded in this difficult feat.

WE WERE sitting along the front of the warehouse on Jamaica Dock, and old Payson Biddle was saying that in early youth he used to dig clams below the sand bank on Michael Brady's farm, which overlooked the flats of Jamaica Bay. He said that the bank was thirty feet high, and you could see it from far out on the bay, and some thought Captain Kidd was wont to row up the creek to bury his treasures there, only it had come to be agreed he must have taken them away again.

"Well," said Uncle Biddle, "I do know. But I recollect one time I was going to South America after parrots and anteaters, because I was in that kind of business, and there was a dealer wanted eight dozen assorted parrots and some anteaters for a zoological park. I was going on the *Mary Rose*, and she was tied up here at Jamaica Dock, and I met a man on the dock named Juan San Blas del Valle. He had flowing English and his appearance was handsome, with a bristly mustache, and he said he might be going on the *Mary Rose*. We sat a while in Reuter's saloon, and he wanted to know about my moral character, which I said was no good.

"What might be the matter with it?" he says.

"Treachery and deceit," I says, 'lawlessness and disrespect. I'm a combination of violence and forswearing.'

"You're the man I want for a friend," he says.

"If so," I says, 'what's your character?'

"Bad," he says, heaving a sigh, 'very bad. I'm a patriot.'

"What country do you patriot with?" I says, and he mentioned the Spanish-American name of it, which shall be nameless. 'But it was incubating,' he says, 'a bit of an uprising. Now,' he says, 'seeing you're an underground character, I shouldn't wonder, if you took twenty-eight boxes of ammunition under your name on the *Mary Rose*, and they were labeled implements of agriculture, maybe it would be agreeable,' he says, 'to your instincts.'

"It would," I says, 'but wouldn't betraying the same to the powers that be where you're patriotic,' I says, 'wouldn't that be—I don't say profitable—but wouldn't it be more gratifying,' I says, 'to this here appetite I've got for disloyalty?'

"It would," he says, 'no doubt of it. But that might be restrained by arguments. First, if it wasn't restrained, I'd be obliged to have you assassinated; second, if you'd help me see the implements through to the agriculturists that want them up the river, I'd engage to see that you got eight dozen assorted parrots and anteaters to specifications,' he says, 'for nothing.'

"Just so," I says. 'Duty is duty. It looks like that appetite ought to be restrained.'

BUT he didn't put no twenty-eight boxes of agricultural ammunition on the *Mary Rose*. He come to me that night, about ten o'clock, in tribulation.

"Biddle," he says, 'come along. Can you drive?' And he hurried by South Street and Greggs Alley, and we come to a big dray wagon covered with canvas and two horses hitched. We climbed aboard and he gave me the reins, and says: 'Get out into the country and do it quick.'

"Then he sat pawing his mustache and saying nothing, till we was well out on the road going south-east. By and by I says:

"There's nothing I like better," I says, 'than driving by starlight with a mystery, when it ain't grumpy. But just to make conversation,' I says, 'I take it somebody back there is on to your patriotism and don't like it.'

"Sure," he says. 'Something U. S. and official. They were fixed to confiscate the stuff when it went aboard to-morrow. It's not going. But they seemed to have some notion where it was stored, too, so I've got to plant it off.'

"Off where?" I says.



"I was in that kind of business"

"That's what you're for," he says. 'Saint Jago!' he says. 'What do I know about Long Island! I want a sand bank.'

"Juan S. B. del V.," I says, 'be calm. Long Island is mostly sand bank. You want more than a sand bank. You want a sand bank and seclusion.'

THINKING it over, I took a notion to the back of old Michael Brady's farm, which lies off the road, with the marshes and Jamaica Bay beyond. Michael Brady had a brogue that might have fertilized his farm, which was mostly sand. When we got to near Brady's, I turned into the old-cart path in the scrub, and drove down along under the bank.

"There can't anybody see us here," I says, 'but the clams.'

"We buried the twenty-eight boxes, labeled 'Agriculture,' in the bank. Some of them were long and some small, and mostly heavy. We shoveled the sand above, so it slid down over, so it looked like a peaceful-



"There can't anybody see us here," I says, 'but the clams'

mind sand bank that had never done anything but contemplate clams. Then we drove back toward South Brooklyn. San Blas said his plans were upset, and he wasn't going on the *Mary Rose*, but he was going to dig the stuff up later.

"The moon was up and glimmered over the flat fields, and he said there was a girl down there in the tropics that was a wonder, a flame, a star, more beautiful than moonlight on the grass, and her name was Fedora. Also he had an enemy named Fondez, who thirsted for his life, namely for Juan S. B. del Valle's.

"Me too," he says, 'on the contrary, I will have his

life. But because he is a caballero I will bury him honorably like a caballero.'

"It smells to me more like Fedora than patriotism," I says.

"Hum," he says, 'I'm telling you too much.'

"Maybe he was. It was daylight when we come to South Brooklyn. He didn't go on the *Mary Rose*.

AND yet when I was collecting parrots in the country where he was patriotic, some months later, the man that brought me parrots and three anteaters from up the river, he said that rebellion was a squashed egg, and J. San Blas del Valle had been there, and now he was dead under the rubbish, so it was rumored.

"Saint Jago!" I says, 'I grieve to hear it. And are Señor Fondez and Señorita Fedora dead, or only married?'

"Holla!" he says. 'Where did you hear talk of these? Señor Baltasar Luiz Fondez de Puyredon is too rich to fight, and his teeth are too black for Señorita Fedora, so they say. What do I know? I am a common thing, and they are gentlemen rancheros. It goes on the river that San Blas come unexpected before the Fondez wedding, and the girl ran away with him to the woods. Bah! He had not two hundred men in his camp, and badly armed. Puff! They are gone! San Blas is doubtless full of bullet holes, because he was a fool, and his soul is gone to heaven because he was a brave man. Very well! Do I know what happened? San Blas was forced to start the trouble before he was ready. Eh! Doubtless. And the girl? La, la, la! What does Señor Fondez want with a spoiled one? It is not caballero honor. These gentlemen do not say what becomes of spoiled women.'

"There now!" I says. 'You fellows give me a hot collar. Besides, you've stuck me 10 per cent on your parrots, and the little anteater looks sick.'

"Then I came home. Those revolutions on the river there, they're nothing but little feud wars among the big landholders. That there little anteater was named 'Dubious.' I shipped three barrels of salted bugs to keep the anteaters alive. Well—the trouble with Dubious was, he was always licking the paint off things, and the white lead made him feel languid, not real ailing but just languid.

ONE day I went down toward Jamaica Bay, and back of Michael Brady's farm, and heard the bobolinks singing over the flats as I come along under the sand bank. I poked in the sand with a stick, and hit wood all along. It looked like San Blas had never touched the boxes. Likely something called him south, sudden, so he hadn't time. Likely no one but me knew about them.

"I climbed up and sat on the top of the bank, and barked to the bobolinks, and the wind whistling in the swamp grass below, and argued whether a man like me, that was a combination of treachery and deceit and lawlessness and disrespect and violence and forswearing, would be apt to collect that benefit and put the price in a savings bank, or whether his morals wouldn't let him, or how he'd be likely to fetch the stuff away without disturbing the public calm.

"A man and a woman were working with hoes in the turnip fields that run along the top of the bank. Mighty foolish place to plant turnips. They were close by, but the man wasn't Michael Brady. He was younger. They were quarreling, and the woman says:

"Oh, what did I marry you for?"

"Seemed to me she ought to answer that herself.

"Isn't it a wonderful question now?" he says, seeming to think so too.



"And the next thing he'd hoed the sand off the top of a long box. 'Holy Mother!' he says, and Nora Brady slid off the bank . . ."

"Then they went on hoeing weeds out of the turnips, and me sitting on the bank wondering where was old Michael Brady, till the man saw me and stopped hoeing."

"Where's Michael Brady?" I says.

"Ah, he's not in the living land, rest his soul!" he says, "or he'd be me uncle now," he says, "but we wouldn't be here."

"Whereby he left you his farm," I says; "whereby you married a handsome wife on the strength of it and came to America; whereby the farm didn't turn out much good; whereby Michael Brady owned a good deal of land and might have done well with the milk, if he'd kept grazing stock; whereby you don't know yet this is the poorest spot on the farm for turnips, but potatoes will grow well on a sandy soil, only not with the same planting you use in an Irish bog; whereby you may think me a good guesser, Mr. Brady, if that might be your name."

"Will you hear it, Nora Brady!" he says to her, and come over to the bank with his hoe, and she come after slowly.

"Now, how did you know all that?" he says.
"How did I know Mrs. Brady was handsome?" I says. "Isn't it a wonderful question now?" I says. "Michael Brady was a friend of mine."

HE SAT down beside, and Nora Brady sat down on the other side, silent and sullen and some distance off. He was a size or two smaller than she, and had a lively eye, and said his name was Martin Brady, and I'd guessed right. The farm was not good.

"It's the ancient sea throwing sand at it since the dawn of the world discourages thim weary vegetables," he says. "Nora Brady do be becoming restless like the sighing grass."

"Why wouldn't I be sighing," she says, "with nothing before but what's too little now? It's a lonely place to plod with miseries, and him telling of America, where the gold and the glory would drop on my head."

"What wouldn't a man say that come to his mind," he says, "when he's wanting his Nora that bad he'd lie the biggest lie that ever was and never knowing but it might be the truth?"

"I'm not saying he wasn't a fine lover while he was twisting me round his finger, happy as a wedding ring," she says. "But I'm saying it's bad to live with the sea winds walling like me mother's ghost, and not able to buy a pig or a cow, and him driving me wild with his peacefulness."

"Ho!" I says. "Well, you folks are some problem. I wish you'd sit quietly till I think it over. That there language you handle is upsetting to a practical man."

"Didn't I used to watch the ship go out by Clonakilty," she went on, "going westward to America, and think it was a fine country where all the ships do be running to, like the girls that run down the glen to the dancing with the laughter in their hair? Now I'm thinking it was a fine country I come from where the girls run laughing down the glen."

"Well," I says, "when I'm to home I wish I was off again, and when I've gone down the hot seas, I wished I was home. That's the way it goes. If a man's digging turnips by Jamaica Flats, he'd rather dig gold in California, and vice versa. The trouble is he don't half dig in either place. He don't dig vallant and various. He don't dig miscellaneous. He don't even dig under his feet. Here we sits, we three, with our feet hanging over the sand bank. Dig in the sand bank, Martin Brady, that's my opinion. If you dig in the flats, you get clams; if you dig in the fields, you get turnips, and if Mrs. Brady digs in herself, she gets discontented. That's the way it goes. You dig in the sand bank under your feet,

Martin Brady, so as to be vallant and miscellaneous, and who knows?"

"D'ye think that!" he says. "Sure, I'll dig in the water after foam bubbles, and not mind at all."

"And he jumps down the bank and begins hoeing sand, with a wink in his eye for Nora Brady."

"I'm thinking it's nothing but hoeing sand we'll be doing all our lives long," she says gloomy looking.

"And the next thing he'd hoed the sand off the top of a long box."

"Holy Mother!" he says, and Nora Brady slid off the bank with her hoe in her hand and fire in her eye.

"Martin Brady went up into the turnip field, and come back with a crowbar to pry off the roof of the box."

"Dig vallant and various, Martin Brady," I says. "It's the ways of good luck," I says, "but if you ask my opinion between breaths, it's only Captain Kidd, the pirate, that used to sail into Jamaica Bay to repent of his sins. He rowed up the creek to bury his sins in Michael Brady's sand bank. They was shiny gold sins and ingots of the Incas and diadems of diamonds," I says. "For the land's sake!" I says, sliding down the bank, "what you got there?" because Martin Brady had pried open the long box.

"Now, was it ammunition and rifles and the like of that inside? It was not."

IT was a coffin. It was a coffin covered with black plush, with a silver plate on the lid, and on the silver plate was the name 'Baltasar Luiz Fondez de Puyredon.' Then we took off the lid.

"Now would you mind asking if there was a corpse inside corresponding to the label? There was not."

"There wa'n't anything but a white silk dress in the coffin and a pair of white satin slippers, all proper to a woman, provided she wa'n't anywhere near the size of Nora Brady. But the next box was full of rifles, and the next was a small one full of cartridges."

"Then I see how it was that the long box had come first out of the dray, and been planted first in the line, so that San Blas would know where it was."

"Sure he was a queer man, Captain Kidd," says Martin Brady. "What way would he be having a fine burial and no lady inside it?"

"I was busy remembering San Blas. I was thinking it was a very neat combination he'd meant to take south with him."

"He was a queer man," I says, "but he wa'n't Captain Kidd. His name was Juan San Blas del Valle."

"Was it so?" says Martin (Concluded on page 31)



Taking Life

By Frank F. Whitfield

BUSINESS has its dramatic side, and whichever way you take life it is full of humor and picturesque events. Against the background of a prosaic life insurance agency this story is bizarre as well as ludicrous.

THE genial Mr. Spears strolled leisurely into his private sanctum on a sultry summer morning, incessantly dabbing at his perspiring forehead. Immediately, he plunged into a chair beside his huge mahogany desk and busied himself with the mail that demanded his personal attention. New business was rare these midsummer days, and on this particular morning things were unusually dull.

Mr. Spears placed his hands upon the edge of his desk and pushed himself backward in his chair, mentally calculating, until he was suddenly disturbed by the brusque entrance of Fenton, his secretary.

Fenton stood motionless in the doorway a moment before speaking, then, as his superior nodded for him to advance, he approached the manager of the World Wide Insurance Company with a peculiar smile and an air that signified mystery or—perhaps intrigue.

"What is it, Mr. Fenton?" asked Spears. "Something happened; or perhaps you are just coming in to strike me for a raise," this last good-naturedly.

Fenton did not smile in return. He seemed greatly agitated, for a time finding it difficult to answer.

"Wh—what would you say, sir, if I were to tell you that a gentleman is in our offices who wants to take out a policy on his life for \$100,000?"

Mr. Spears gulped hard, then leaned forward in his chair.

"I should certainly say that we are in luck!" he cried. "How old is he; and—*who* is he?"

"That's just it," returned Fenton. "Ever since I first came in contact with him I have been wondering myself. I take it, he's about thirty-five years old, but yellow men are hard to size up when it comes to identifying them and guessing their ages!"

"Yellow men!" surprised.

"He's a Chinaman, sir. But—" Fenton raised his finger to allay any question in Mr. Spears's mind—"he's a polished gentleman."

"They all are," agreed Spears. "Tell me, does he look healthy?"

"Couldn't look better."

THE manager drummed on the arm of his chair for a moment, then whistled:

"One hundred thousand! Whew! Show him in right away, Fenton, and tell Dr. Wadsworth to be ready in order that he may examine our risk."

"Yes, sir; here's his card before I go."

Mr. Spears scrutinized the thin wafer while he awaited Ah Lung. He had not long to wait. Fenton ushered the Oriental in and introduced him to the ex-

pectant Spears. Spears shook hands gladly; the Chinaman bowed ceremoniously and smiled blandly. His almond eyes glittered like jet beads.

"Thees is the—manager?"

"Yes," replied Spears amiably.

"I thank you; and again I thank you for the trouble I give to you."

"Not at all." Mr. Spears rubbed his hands in anticipation.

Said the Chinaman, without further preliminaries: "Would you insure me for \$100,000?"

"We should be only too glad to do so—providing you are sound physically."

AH LUNG seemed to understand, in a way, for he said:

"What I must do?"

"Submit to a complete physical examination by our attendant physician, who will inform us in just what condition you happen to be, and, if he adjudges your health first class or even good enough to warrant a risk, you shall most certainly have a policy."

"I thank you," bowing graciously.

"Don't mention it. It's business pure and simple with us. We are just as anxious to insure you as you are to be insured."

"I shall be—glad. I have big, big family." The Oriental smiled, exhibiting two rows of even, well-preserved teeth.

Dr. Wadsworth entered presently; was duly intro-



duced to the yellow man, and, following a bit of questioning, examined Ah Lung in an anteroom.

The doctor's report was of the highest order. Ah Lung, he declared, was in perfect health. Indeed, an ideal risk!

Mr. Spears was gratified to learn this. He lost no time in having a policy made out for Ah Lung, who, without a moment's hesitation, asked the cost of the premium and paid the rate without a word of comment.

He went his way with a satisfied smile, which might have signified relief also. Had he not a wife and six children dependent upon him?

"Several more such policies thrown our way will tend to help me enjoy my vacation," said Mr. Spears, his eyes sparkling delightedly. "I leave just a week from to-day."

Yet, to the great astonishment of Fenton, Mr. Spears bustled in the following morning with the information that he had changed his mind regarding the date of his vacation and intended to leave that very day. The heat, he declared, was abominable; could stand it no longer, and as business was falling off he had made his mind up overnight.

THE clerks scurried hither and thither, carrying messages to and from Mr. Spears, and everything in general was lively.

Finally Mr. Spears got his grips together. Shaking hands with Fenton, he started down the hall, when directly in his path was the polished Oriental whom he had but recently insured. He was greatly surprised.

For a moment the manager paused. Something told him to wait and find out what Ah Lung had to say. The individual in question came up to Mr. Spears, looked at him carefully, then took him by the arm and gently persuaded him inside. All this pompously and without a word. His face was grim, his eyes mere slits; and when he looked at Mr. Spears his visage betrayed not one thought of what must be transpiring within.

"Good morning," greeted the impatient manager, assuming a pleasant front. "What can I do for you this morning?"

The Chinaman grunted a greeting, then answered the question:

"Lot; a whole lot."

"I'm interested. What can it be?"

"Me—me gonna—die," calmly and monotonously.

"What?" Mr. Spears felt a cold feeling envelop his whole body. He dropped his hat from nerveless fingers; his form found an easy-chair. At the same instant he dispatched Fenton for the doctor's report on the Chinaman to see that no error had been made in the case.

"Me gonna die," repeated Ah Lung, to emphasize the fact.

"Why—why—what do you—er—mean? You, a perfectly healthy man—so adjudged only yesterday—say you will die!"

"Me gonna die," droned the stoical man.

"So you have said—several times. But how—how are you going to die; and—when?" dazedly.

FENTON interrupted by handing Mr. Spears the report, which tallied in every detail with what the doctor had declared verbally the day previous.

The Chinaman went on: "Perhaps now—perhaps ten minute—perhaps year. But"—with a positive air—"me die!"

"Of course," agreed Spears, "we'll all die some day. That we naturally expect, but—"

"Me gonna die—" broke in Ah Lung, with a low wail to his voice.

"For the love of— How—when—where—" bewilderedly.

"You like know? Yes?"

Spears violently nodded his head.

"Highbinder—he get me."

"What!" shrieked Spears.

"Yes; Ling Ting, he and friends get me. No like me, Ah Lung."

"That means—you are going to be killed?"

The Oriental slowly nodded in affirmation.

"Tell me, are you joking with me, or did you know you were to be killed when you came in here and took out insurance yesterday? If you did, you are a clever crook. Why did you do it? Don't you know that our company will be out a great amount of money?"

Ah Lung smiled wanly. "Me have wife and childrens," craftily.

"Oh, you have!" sarcastically.

"Me have," shortly. He paused and reviewed the ceiling. Then, after a long pause:

"Maybe—maybe Mr. Manager he hire detective for me—Ah Lung."

The effect of this last on Mr. Spears was more than he could tolerate.

"Hire a detective—for you!" he cried. "Not if I know it first. Get out—and stay out!" He was trembling all over with wrath. "Let the Highbinders kill you!"

The Oriental slowly got to his feet.

"Oh, velley well, velley well. Highbinder—he get me; my wife, she get one hundred thousand—"

Mr. Spears groaned helplessly. A neat trick had the Chinaman played on him. It all seemed too strange to conceive.

"Here—wait—sit down!" flourished Mr. Spears with his arms. (For all he knew they might be outside awaiting to assault Ah Lung now.)

THE yellow man kept his eyes upon Mr. Spears as he crept back into a chair. Said he:

"What you do?"

"I think that this game of yours is a—" He paused and beckoned to Fenton. "Call up the Reliable Detective Agency and get Mr. Farney on the phone."



"They plugged him through the doorway while the detective was washing up."

Then to the unruffled Oriental: "We'll attend to your case in a hurry-up style." His jaws snapped like those of an alligator.

Fenton lost no time in getting the desired number and turned the wire over to the fretful Spears.

"Hello, is this you, Farney? . . . Well, this is Spears. Say, what do you think? . . . Insured a Chinaman yesterday for \$100,000 and he—he comes back here to-day with a beautiful tale of woe. He says he is going to die. D-I-e. Get that? . . . Yes. . . . What! . . . You don't mean to say that you know all about it! . . . You have? . . . Say, come over here at once, will you, old man? . . . Thanks; good-by." The receiver clicked in place and Spears's body rocked to and fro in his chair. He wrung his hands in a lamentable attitude. Fenton appeared alarmed.

"Is there anything that I can do, sir? Do you feel ill?"

"Ill? No! Just mad; d'you hear? Mad!"

THE Reliable Detective Agency, but a few doors away, gave Farney easy and quick access to the World Wide Insurance Com-

pany. Farney, eager for a new lead, lost no time in getting over. He was a large, powerful man and strode forcibly into Spears's office, eyes roving everywhere at once, yet his bearing would not brand him as a detective. Farney took the whole situation in at a glance: The Sphinxlike yellow man, whose demeanor revealed nothing—just nothing; the perturbed Fenton, who very much resembled an excited woman at a marked-down sale in a great department store; and the all but frenzied Mr. Spears, who fidgeted about in his chair as an armless man in a bathing suit might whimper at the onslaught of a swarm of mosquitoes.

Said Farney abruptly: "Well, Spears?"

And Mr. Spears, excitedly, extending a nervous hand: "Tell me all you know—about this tong war!"

"From what I know, it seems that this gentleman here, if he is Ah Lung—and he looks like him—is the head and brains of a clan that is warring with the Ling Ting gang here in San Francisco. To date, two of Ah Lung's men have been done away with. Am I right?"—this to Ah Lung.

For answer a shrug and a nod.

"And I have also been informed authentically that he is, of all men, the most hated and feared; most certainly—this man is marked to die!"

"Oh, my good Lord, deliver me! Can this be true, Farney?" Spears wrung his hands dejectedly.

"I am positive of it; two of my men have been watching both sides."

"If I had only known! If—And what do you think, Farney? This wily Chink wants a detective to look out for him; wants me to hire one to guard him!"

"Not a bad idea!" declared Farney at once.

BROKE in the quiet yellow man: "Maybe—maybe detective for night, too," he suggested.

"Night as well as day!" echoed Spears. "Ever hear of such a bald nerve, Farney?"

"A capital plan!" disagreed Farney.

"But, Farney—it can't be done. I—Think of the cost!"

"My wife and childrens go back to China with money," chimed in Ah Lung. "Be velley rich in China. One hun—"

This reminder only increased the desperation of Spears's wrath.

"Enough!" he bellowed.

Ah Lung placidly folded his hands, cast his eyes on the frescoes along the wall, and relapsed into silence.

Farney continued: "The cost would not be excessive; besides, the crisis of the feud is at hand."

Spears groaned dismally.

"What would you charge?"

"For night, day, or both?"

"Both." Spears's voice seemed to be falling down his throat; it seemed so far away.

"Fifty dollars a week and expenses, to watch Ah Lung both night and day," replied Farney.

Spears looked at his watch and deliberated.

"Very well," he said, "have a man assigned to this fellow at once. You can take immediate charge of him; I wash my hands of the whole thing, physically but not mentally. It's up to you now, Farney."

"Remember," cautioned the detective, "I don't guarantee he won't be—plugged."

"I know," weakly; "only do your best."

MR. SPEARS heaved a great sigh. At last he could set out for his train! This Ah Lung affair was settled and he hoped the feud between the factions would blow over.

He picked up his belongings and made for the door, pressing it outward as some one, just as persistently, struggling to enter, pushed it in. This so annoyed Mr. Spears that he released everything he was carrying, placed both hands on his hips, and awaited developments. Whoever he was, he'd not hold his position after he had once crossed the threshold.

The door banged open violently and—Mr. Spears jumped back and shuddered. There, before him, (Continued on page 32)



Pure Food Campaigns



The Way to Conduct Them

By Professor
LEWIS B. ALLYN



IN THE February 22 issue of COLIER'S was published an article on "Municipal Campaigns" in which certain general principles were briefly stated. From the large number of inquiries it is apparent that more specific and detailed information is required.

Below we print a number of the queries:

We desire to hold a pure-food show, and would like to follow a plan of some hard and fast restrictions, or, in other words, have each and every demonstrated article able to stand the chemical tests to which the Westfield products have been subjected. If you can offer us any suggestions, we would appreciate your cooperation.—W. A. M., Indiana.

Tell me how to start something in a town like Evanston. Most people here and abroad know our suburb for many things, but we have nothing to compare with your work for the public good, and we need it.—A. A. S., Evanston, Ill.

We are about to engage in a pure-food exhibit, and do not wish to admit any manufactured article which may be questioned. Any assistance you may be able to render will be greatly appreciated.—President St. Louis Pure Food Association.

Here in Nevada we have a good pure-food and drug law, but it is not enforced to any alarming extent. This part of the country needs awakening.—G. L. S., Nevada.

As an alderman of the First Ward and chairman of the Board of Health, I await further instructions how to get at this question. Any pointers you can give will be greatly appreciated.—D. M. W., Michigan.

What should I do to inaugurate better food conditions in our little Western town?—F. B. N., Nebraska.

What the Questioners Wish to Know

A COMPILATION of more than a hundred letters of this nature shows the following questions:

How could I start a pure-food campaign in my city? Just what should I do to get my club to start a pure-food movement? What should I do to arouse the interest of the local board of health? How can I get grocers and provision dealers interested? What can be done to interest food manufacturers in a pure-food campaign, and where can a list of eligible firms be obtained? Is there any way in which speakers or lecturers may be secured? What literature deals with the subject of pure foods? Are there any books which will enable me to perform simple chemical tests on foods?

The communication of F. B. N. (Nebraska) expresses in four words the motive which should underlie all pure-food agitation—"to inaugurate better conditions." It was expressed by the Eastchester Food League as "To Enlighten, Not to Frighten."

In the past some have traded upon the term "pure" as applied to food and sought to exploit it by public demonstrations for financial reasons.

The Importance of Quality

THAT quality is daily becoming more of an asset is evidenced by the steady trend of advertising in that direction. In the May issue of the "Retailers' Journal," a trade paper, the following occurs:

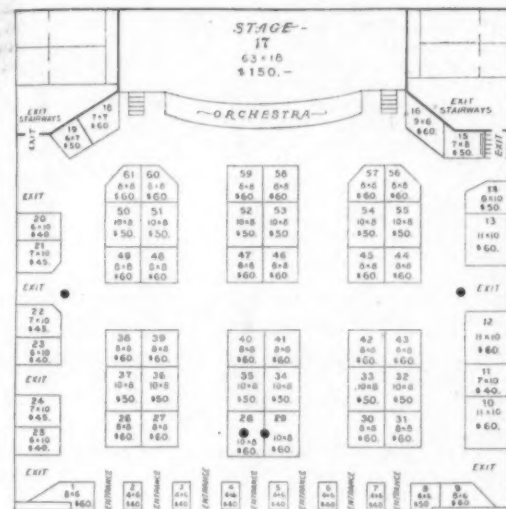
"Feature pure food in your advertising. The trend of the times, the vigilance of State and Federal authorities, attach more importance to the exploitation of purity in foods. Purity in manufacturing conditions of all articles intended for human consumption has, during the past few years, grown to tremendous

proportions of importance in the minds of the consuming public."

This statement is of deeper significance than is at first apparent. When the provision dealers preach purity in their advertisements, and push articles of quality in their practice, one may read auspicious omens.

There is probably no better way of stimulating quality in food products than by the public exhibit. This may take at least two forms—that of the show or fair type, or that of the museum or exhibition type. This article will deal with the former and discuss certain methods of arousing public interest.

By the exposition is meant that show or display of food products held in some large and suitable hall where the running expenses are in part met by the exhibiting firms through the purchase or rental of space. By referring to the accompanying plan, one may note a common method of dividing floor space and affixing a price for the same.



Plan of exhibit space

An admission of from 25 cents to 50 cents is charged the public. It is usually the part of good business policy to charge enough for the space to allow a good margin for advertising purposes.

How to Begin

"JUST what should I do to get my club to start the pure-food movement?" There is no question concerning the efficiency of organized action in a movement of this kind, any more than in other movements. Boards of trade, chambers of commerce, and women's organizations are among the leaders in such work—previous to which some few individuals must have the "vision"—not one of financial gain, nor yet of faddism.

*"That, sir, which serves and seeks for gain,
And follows but for form,
Will pack, when it begins to rain,
And leave thee in the storm."*

Many times organizations have been stimulated to decisive action from lectures by some live advocate of pure foods. In nearly every State the Commissioner of Public Health is vitally interested and can usually either give the address or send a delegate for that purpose. Among the lecturers of more than local fame as pure-food advocates may be mentioned: Dr.

Harvey W. Wiley, Washington, D. C.; Miss Alice Lakey, Cranford, N. J.; Mr. Alfred W. McCann, New York "Globe"; Dr. C. Houston Goudiss, "Forecast Magazine," Philadelphia, Pa.; Mr. Paul Pierce, editor "National Food Magazine," New York City; Dr. L. F. Kebler of the Drugs Laboratory, Washington, D. C.; Dr. Bernard Smith, Springfield, Mass.; Mrs. George Slocumb, Worcester, Mass.; Mrs. Julian Heath, president Housewives' League, New York City; Professor E. F. Ladd, Bismarck, N. Dak.

Several far-reaching campaigns have resulted from lectures and talks by these speakers. COLIER'S welcomes the names and addresses of any other effective, whole-souled pure-food lecturers.

It is important to invite the members of the local board of health and the grocers and merchants to such lectures. The clergy and press can, almost without exception, be counted on as helpfully cooperative.

The public libraries can be of service by preparing for distribution books and magazine articles bearing upon the subject. It is the custom of some librarians to circulate printed lists of articles and books dealing with pure-food topics. The local papers will publish extracts from lectures, articles, and even from books; and in addition will frequently give liberal editorial comment. One should never underestimate the value of thus preparing the public mind.

The schools should be relied upon for this preparatory work by means of talks by the teachers and essays by the pupils. There is an unlimited field for the teacher in this direction. The public sentiment must be cultivated.

The following list of books, periodicals, and bulletins will prove of value:

Informational

"FOOD AND FLAVOR" (Fleck), Century Publishing Company, New York City; "Starving America" (McCann), F. M. Barton, Philadelphia; "Foods and Their Adulteration" (Wiley), T. Blakestons Sons, Philadelphia; "Human Foods" (Snyder), Macmillan Company, New York City; "Pure Foods" (Olsen), Ginn & Co., Boston; "Milk Hygiene" (Jensen), Lippincott, Philadelphia; "Nostrums and Quackery" ("Journal of American Medical Association"), Chicago; COLIER'S, New York City; "Good Housekeeping," New York City; "National Food Magazine," New York City; "Forecast Magazine," Philadelphia; Bulletins of State Boards of Health, particularly of New Hampshire, North Dakota, Kentucky, Indiana, and Michigan; Reports of Connecticut (New Haven) and Maine (Orino) Agricultural Experiment Stations; food publications of the Department of Agriculture, Bureau of Chemistry, Washington, D. C., secretary of public documents, request list, and select pertinent topics; food inspection, decisions, investigations, and judgments, United States Department of Agriculture, office of the Secretary.

Technical

"FOOD INSPECTION AND ANALYSIS" (Leach), Wiley & Sons; "Foods: Their Composition and Analysis" (Blyth), D. Van Nostrand Company, New York City; "Elementary Applied Chemistry" (Allyn), Ginn & Co., Boston; "Bulletin No. 107" (revised), United States Department of Agriculture, Bureau of Chemistry, Washington, D. C.

The reading and discussion along the suggested lines furnish an important background for the leaders of the campaign. It is not enough to have the impression that food conditions should be improved; one must have the definite knowledge; not sentiment but facts are required.

(Concluded on page 29)

Getting Wall

By Frank



THERMOS

WE have inaugurated popular-priced THERMOS BOTTLES. You can now buy all-nickel Pints for \$1.50, Quarts for \$2.50, Carafes \$3.50.

Glass fillers for Pints 85 cents; for Quarts \$1.50; for Carafes \$2.50.

The lower price is made possible by our immensely increased manufacturing facilities at THERMOS-ON-THAMES, where seven acres are given over to our magnificent new factory.

THERMOS keeps fluids hot 24 hours; keeps them cold 72 hours. At home, on foot, a-rail, or aboard ship, THERMOS makes its comfort felt during every waking hour. It keeps Baby's milk refrigerated, free from bacteria and out of reach of the deadly, germ-laden house-fly. Keep a THERMOS filled with iced-water by your bedside these hot nights.

The new models have a heavily nickel-plated case and are cementless, padless and paperless, with glass filler seven times as heavy at the base as the old bottle, and a shock absorber between the glass filler and the metal base.

All this is to make the new THERMOS BOTTLE absolutely sanitary and as near unbreakable as science can make it.

If the name THERMOS is not plainly stamped on the bottom it's a counterfeit.

Thermos-on-Thames

At Norwich, Conn.

New York San Francisco Toronto



Will make a great difference in your dessert.

Mapleine

Makes the daintiest dainties

In Whipped Cream Puddings, Sauces, Cakes, Candies, Ice Cream, Blanc Mange, Jellies and Custards

It is Delicious

Our Cook Book—Mapleine Dainties tells how to use it in fifty different ways.

Grocers sell Mapleine—5¢ for a 2-oz. bottle (in Canada 10¢).

CRESCENT MFG. CO.,
Dept. E9 Seattle, Wash.



LABLACHE

FACE POWDER

WOMEN—CONSPICUOUS

for complexions always smooth and velvety, that never lose their youthful attractiveness, that seem to be impervious to exposure, to sun and wind, are users of that great beautifier—LABLACHE. It prevents that oily, shiny appearance. It is cooling, refreshing, harmless.

Refuse Substitutes

They may be dangerous. Flesh, White, Pink or Cream. 50c. a box of druggists or by mail. Over two million boxes sold annually. Send 10c. for a sample box.

BEN. LEVY CO.

French Perfumers, Dept. 24
125 Kingston St., Boston, Mass.

IF YOU care to—and have the money—you can skip down to Wall Street at this writing and sit down on the New York Stock Exchange for something like \$41,000. Less than four years ago this privilege would have cost nearer \$96,000. As there are 1,100 seats on the Exchange, it is plain that their aggregate shrinkage in value has been, in round numbers, \$60,500,000. In short, Wall Street, or, more properly, the Stock Exchange, is in the doldrums—peevish, harassed, sore in body, mind, and check book. The cause—don't all shout Tariff! at once—is the public. The American people are not buying stocks in the quantities of old. John Smith has got Wall Street's goat!

The Street has had three lean years of it now, and is getting worried. It is a common saying in the financial district that everybody is making money but the stockbroker. The banks are prospering; the general outlook is good. But—chorus of groans from the brokerage houses—John Smith is not speculating! The color of his money, flashing so conspicuously during the period from 1896 to 1907, has grown dimmer and dimmer, with recurrent flashes in 1908 and 1909, and finally has almost disappeared. This June, to be sure, ushered in something of a return to old-time form; but trading was at the expense of values. The St. Louis & San Francisco receivership brought about heavy liquidation, which was increased by the Minnesota rate case ruling. Stocks that formed the backbone of the market slumped badly, and on the day after the rate case decision transactions totaled \$57,000 shares.

WHERE ARE THE GOOD OLD DAYS?

IN the high tide of speculation, transactions of 1,000,000 shares a day were not at all uncommon. In 1901, when chorus girls and waiters were taking flyers in Steel Common, even 2,000,000-share days weren't unusual. Nowadays the 1,000,000-share day is decidedly the exception, and the transfer of a puny 100,000 was recently recorded. The day's commissions of a brokerage house whose per diem expense is probably \$500 amounted on a recent occasion to the princely sum of \$3. In view of such stagnation eighty odd firms or individuals withdrew from the Street during the fifteen months ending in March of the present year, and more than 150 branch offices were closed.

Generally clerical forces have been reduced, leased wires abandoned, expenses otherwise trimmed. For two Christmases past spoiled employees in the Street have complained of the decided cut in holiday largesse. Some of the big houses used to present to their more important employees at Christmas time 50 per cent, or more, of their yearly salaries. This has now been reduced to 15 or 20 per cent, with sharper shading down the list. Even a house of untold millions and international reputation is said to have enforced this policy.

Genial Larry, who runs a string of soda fountains in the financial district, including one next door to the Stock Exchange, will tell you a lot about the disappearance of the Wall Street spender. For Wall Street's most popular lunch of late has been obtained at the soda fountain. You may draw your own conclusions, as has Larry. He is certain that the old-time spender is nearly extinct. Where you saw ten of him at first nights ten years ago, says Larry, you see one or none of him now. Checked suits and hectic neckties are still worn, but the chorus girl's friend, the giver of staggering tips, the financial sport, take it from Larry, is on the wane.

THE SPECULATION OF YESTERYEAR

THE present difficulty, as stockbrokers themselves view it, is that the Street arranged its affairs on a scale called for by conditions which now appear to have been abnormal. Facilities for trading were expanded tremendously, hundreds of branch offices were opened. Everybody was making money on a big scale, and spending it in the same magnificent way. Salaries were big, offices supersumptuous. In the last three years, what with John Smith's foresight, conservatism, or



stinginess, according to your way of looking at it, drastic readjustment was necessary. There are some men in the Street—pessimistic perhaps—who predict that this readjustment will be permanent. They profess to believe that the heyday of stock speculation is over, that the "little man," he who with \$10,000 or \$100,000 meant so much collectively and went so far toward keeping the market active, will not come back. They base their belief on the passing of the trust-formation period and incident colossal stock issues with their opportunity for speculation.

Instead of forming new trusts just now, Wall Street is busy dissolving some of the old ones, under the painful necessity of complying with the decrees of the courts. The three stocks in which speculation has been most active in the last few years—Steel, Reading, and Union Pacific—all were floated years ago. For John Smith, their sheen has to some extent worn off.

THE TONGUES OF RUMOR

THERE is another reason: John Smith has become insurgent in finance as well as in politics. It hurts him to realize that he isn't on the inside. This realization has, of course, grieved him all along, but of late apparently more poignantly. It has come home to John Smith more and more that no matter how the game is played he is at a disadvantage. The first five months of this year were fairly speckled with examples of stocks moving in a mysterious way—unfathomable to Smith.

An important factor in John Smith's turning from stock speculation to stable securities was his appreciation that he was always handicapped by not being able, as is the professional trader, to keep his thumb and forefinger on the pulse of current events. Minutes are sometimes eternities in the stock market.

If it is flashed to the Street that the President has been shot or that a great bank has failed, the man on the spot speeds his order to sell long before John Smith has heard the news.

Wall Street is incredibly superstitious and childish. Nothing in the world, not even a woman, is more sensitive to impressions than the Stock Exchange. It literally lives on rumors. J. P. Morgan died three times during March before he actually succumbed in Rome; E. H. Harriman likewise succumbed repeatedly before the end came one afternoon in that great silent house at Arden, in the hills of Orange County, New York. The point is, both were ill months before their deaths; both were powerful factors in the stock market, so that, no matter how absurd on its face appeared a premature report of death, it might be true. All rumors, therefore, must be reckoned with instantly on account of the extreme rapidity with which the machinery of the market moves. Their effect lies in the shrewdness of men taking quick advantage of a combination of circumstances. Look up the quotations and you will see that a rumor of Mr. Morgan's death on

February 18 affected stocks more than did the confirmed cable reports of his demise on March 31. On February 17 the market had been frightened by reports from abroad that the great financier was ill and on his way from Calro to Genoa with two physicians and a nurse. Next day, while the Street had this in mind, a report was circulated that Mr. Morgan had died that afternoon. The precisely most effective time was chosen—just before the market closed—making it impossible to verify the truth or falsity of the report before the end of the day's session. Accustomed as it was to such situations, the Street was frantic.

Telephone bells began ringing, newspaper men flew breathlessly about, and in a wink elevator boys, messenger boys, everybody, was on the qui vive. Stocks went down with a bang. The Bears made money. Mr. Morgan was not dead, but the rumor got in its work.

When news of Mr. Morgan's death did reach New York it came early on a Monday morning, and was announced by the posting of a notice on the door of J. P. Morgan & Co. at 8.55 a. m. This was an hour and five minutes before the Exchange opened, and every stockbroker was thus thrice armed. Preparations had been made to support the market superbly, but many of the supporting orders were never executed. It wasn't necessary. The decline was negligible and was followed almost immediately by a rebound. For the Bears to have tried to make money in the circumstances would have been suicidal. They refrained for the same reason that a man with a club doesn't charge a man with a loaded, cocked gun in each hand.

In such an atmosphere of rumors, news competition is as keen as a razor blade. Where, in the newspaper world, a beat of twenty minutes is an achieve-



By thumbing the button as agreed it buzzed meaningly in the hall many floors below

Street's Goat

B. Elser

ment, twenty seconds is the measure of putting one over on the financial news ticker. Consequently the district is fleabitten with reporters. One agency alone has nearly forty men on the job within the narrow confines of a few blocks. They write little and telephone a great deal. In the days before telephones men would be strung out for blocks between a directors' meeting and the news-agency office. By means of handkerchief wigwagging, news of a passed dividend, a change in the rate or anything else of paramount importance, was flashed along the line with great swiftness.

SHIFTS OF THE REPORTER

THERE are usually twenty or more reporters covering every quarterly meeting of the United States Steel Corporation. Each squad works under a captain. The captain stands at the door and accosts the first director who comes out. When the director says shortly, "Dividend unchanged," the captain yells it down the hall to man No. 2. No. 2 shouts it to No. 3, who in turn passes it to a man at the nearest telephone. If the Steel Corporation would let everybody come in the office and provide telephones for all, the system would be greatly simplified. As it is, it's a case of getting the nearest phone. If a reporter can commandeer one in an adjoining office he is lucky. Otherwise he may have to relay his announcement all the way downstairs to a public booth.

Not long ago an ingenious chap beat the crowd by using the elevator push button. He had an assistant downstairs, and they had agreed on a code of signals. By thumbing the button as agreed, it buzzed meaningfully in the hall many floors below, and the assistant stepped to a telephone with the line already open. With such unflagging regularity and zeal have these Steel meetings been covered by the same men ever since the corporation's formation in 1901 that they have organized the Nine-Ten-One Club of veterans.

DECISIONS AND THEIR INFLUENCE

WALL STREET waited Mondays for three months or so for the commodities-clause decision, which held that the railroads could not own coal mines and transport coal from them at the same time. Each Monday morning when the Supreme Court was in session—Decision Day it is called—brokers watched the news tape closer than they did the stock tickers. From ten o'clock till noon business lagged. For many weeks the busy little wheel would buzz off: "No commodities' decision to-day," and the Street would breathe with disappointment and relief.

Both of the big financial news agencies had the best of their trained men at Washington with instructions to forget that life had any other object than to get that decision when it came out—and get it first. If you have heard some of the Supreme Court justices read a decision you will realize that "to get it first" is some job. The decision is usually full of legal verbiage, and has so many pros and cons that it takes a man with second sight to guess whether it will end up with a pro or a con. Very often it is hard to tell which way the ruling is going until the last sentence.

One Monday the commodities-clause decision did come down, and the rival reporters listened. Intoned rapidly, with accent on the in, it was as clear as mud. But before the justice was half through, one of the reporters flashed to his New York office: "Government wins!" Two minutes later his rival flashed: "Railroads win!"

Now some brokers have both news tickers in their offices. Those who had the "Government wins!" ticker began selling Reading as if it were worth two cents a share. Those who had the "Railroads win!" service bought Reading as if its coal lands had suddenly turned to gold lands. Those who had both tickers went insane.

THE ACROBATIC TICKER

FOR twenty minutes Reading did weird stunts, then the puzzle as to which ticker was right was solved. They both were. The Government won the legal victory and the railroads the moral—that is, from the Wall Street point of view. Wall Street had thought a Government win meant that the roads would have to give up their coal lands. The decision left a loophole, however, by which the properties would remain under the same control and the stockholders lose nothing. In fact, in the case of the Lackawanna and the Lehigh Valley, they got a melon. All it was necessary to do was to organize "Independent"

power of Congress, and tending toward centralization of control, the decision was nevertheless hailed by Minnesota as vindication of her right to fix intrastate rates. Apparently, it had been a hard blow for the railroads. Twelve hours later the Street modified considerably this gloomy view, appreciating that fears as to the ultimate effect of the ruling had doubtless been exaggerated.

As a rule the Street "dopes" out pretty correctly just what the Department of Justice is going to do. This is partly due perhaps to the guilty conscience of trusts expecting an attack, partly to keeping an ear to the ground. Early this year the President of a great corporation not only knew that a dissolution suit was in the air, but issued a statement denying that his concern was a trust before the suit had actually been filed. He was hurrying away to attend a funeral, and he wanted to give out his side of the case simultaneously with the Government's action. He put his statement in the past tense and referred to the Government allegations. Sure enough,

the United States District Attorney walked into the Federal Building at New York that afternoon with the papers, and the suit was on. The ticker carried the corporation president's statement several hours before.

According to Wall Street, everything leaks but the Supreme Court. Concerning its decisions, they can guess, shrewdly perhaps, but there it ends. Like everybody else, they regard the great tribunal with something akin to awe, and that's the reason so many brokers hang over the news ticker on "Decision Day." What they read then is *news*. What the President is going to say in his next message is not. Somehow or other the Street always manages to get copies of presidential utter-

ances days in advance of their delivery. Mr. Roosevelt's messages were invariably hashed over before they went to Congress. On one occasion bound copies could be bought for something like \$5 each.

Mr. Wilson seems to view this practice as extraordinary, to say the least. Newspaper stories informed him before he left Princeton that Wall Street was enjoying his inaugural address, and he said then that he would start an investigation. What he has learned and what steps he will take to guard against such a contingency in the future he has not made public.

WALL STREET'S SECOND SIGHT

THE stockbroker's lenient view of such breaches is that he is sitting on dynamite all the time, and is entitled to get any and all information he can about any and everything affecting the market. He maintains that he must discount conditions six months or so in advance—why not a President's message? The successful trader is one who can see ahead.

A good example of this is to be had in the Standard Oil dissolution. The stock of the parent Standard never was listed on the Stock Exchange, for the reason that it never would furnish reports of its earnings as required, presumably because it did not want to disclose the earnings of its many subsidiaries. When the dissolution came, only the farseeing, probing students of the situation were able to visualize the gold that was to flow from those subsidiaries. Those who rushed off when the dissolution decree was announced and sold their Standard Oil stock later regretted it very, very much. Those who held on were to participate in a regular Georgia crop of melons.



Before the justice was half through, one of the reporters flashed: "Government wins!"

coal-selling companies whose profits—greater than ever—went to the same old stockholders, while the coal went over the same old roads.

The man who flashed "Railroads win!" was a keen one, but the conflicting verdicts gave Wall Street one of the worst upsets in years.

For a cryptic puzzler, however, the Minnesota rate case decision takes all prizes. Dusk had settled over the financial district before the reading of this decision was finished. Two reporters in desperation flashed: "Railroads win!" Another gave the victory to the State. A third, nervous but determined, wired his office that he couldn't make head or tail of it. Two New York newspapers shot extras on the street screaming under four-column heads of a railroad victory. The news tickers staggered under the strain and tried futilely to meet the situation with extended quotations. Meanwhile brokers and speculators fervently thanked the gods that the market had closed for the day. (In this connection, it is worthy of note that the decision did not come down until after the Stock Exchange session was over, as was the case, whether by the court's design or not, in the Standard Oil and Tobacco Trust cases.)

THE WASHINGTON PULSE

MANY offices were kept open till after midnight, while frantic efforts were made to pry from eminent lawyers a nutshell analysis of what it all meant. But so heavy was the decision that lawyers and railroad presidents alike were loath to commit themselves. It was not until the next day that the sloughing off of standard issues emphatically bespoke the Street's interpretation. A complex compromise as between State and Federal authority, yet recognizing the dominant

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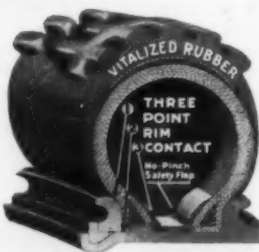
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The New Police

By The Rev. CHARLES M. SHELDON

CRIME PREVENTION by police officers—men and women—fit for social service, and trained to it, is the idea advanced by the Rev. Charles M. Sheldon of Topeka, Kas., author of "In His Steps." He would have on the force only men and women educated in all lines of sociological work. Mr. Sheldon is Secretary of the Topeka Civil Service Commission, and in that capacity has arranged a list of questions for candidates for the police force. The set here given is for candidates for the position of policewoman. Two young women already have been appointed and are serving on the regular police force.

The Questions

GIVE your definition of a city policewoman.

Have you ever had any experience in missionary or social settlement work? Church work? Work in the home?

What do you consider the first qualification of a policewoman?

What do you know about matters of sex hygiene? Could you give intelligent instruction to women on this subject?

Do you make friends easily with all sorts of people?

Do you like boys and girls and do you understand them?

If you found young women leading immoral lives in any part of the city, what would you consider it to be your first place as an officer to do?

Name anything you could do to prevent lawlessness or vice.

If you were assigned to duty at a theatre or any place of amusement to report on the character of the play or pictures presented, what features of such play or pictures would you consider dangerous to moral standards?

How late at night do you think boys and girls unaccompanied by older people should remain in the public parks or any public places?

Would you consider it a part of your business as a policewoman to notify parents of what seemed to you dangerous habits on the part of their children?

What, in your opinion, is the real cause of immorality on the part of girls and women in a city?

Have you made any special study of crime or poverty or lawlessness?

What, in your opinion, is the main business you will be expected to attend to as a policewoman?

Do you have any race prejudice?

What would you say to an immoral woman who asked your advice about leading a good life?

What do you think would be the greatest source of lawlessness for you to help correct in this city?

What do you know practically about the real conditions of life here in Topeka?

What books have you read, if any, on the problems of a modern city?

Do you love people regardless of their condition or their race, color, or social standing?

For the evil you will constantly have to face, what is the one great fundamental remedy?

Why do you think you would make a good policewoman?

My Views

FOR centuries police officers have been defined as men in uniform armed with a club and a gun, whose main business is to detect crime and arrest criminals, preserve order and protect property. Acting almost invariably as the agents of a military rule, representing the "strong arm of the law," the police force of the civilized world has up to the present time been defined and employed as a detective and punitive agency.

But a change of definition is going to revolutionize the police idea. This change is being compelled on account of disclosures all over the world of corrupt conditions, on account of the failure of the police force to lessen vice and crime, and most of all on account of a new vision of what a policeman ought to be.

The church for the last 150 years has picked out the flower of its youth, college-bred, seminary-trained, home-nur-

tured young men and women, and sent them to the depraved anywhere in the world to preach and teach and redeem and civilize.

They have gone unarmed, with no weapons, into the midst of appalling crime, depravity, and disorder and actually changed conditions that seemed to be absolutely impossible of changing.

TRANSFORM YOUR POLICEMEN

THE city has for the last 1,000 years chosen for its police, to take care of its depraved and lost and criminal classes, men who are armed to kill or punish, men who make it their business to spy upon the sinful to catch them at sinning, and in many cases men who themselves are as bad at heart as the sinners they are supposed to guard the city against.

The world has seen miracles of transformation in heathen lands brought about by men and women who love humanity and have a passion to redeem. How about our failure to redeem by the same process among our own heathen at home?

The policeman in the very nature of the case is in a position to be the greatest human "mixer" in the city. The average minister, business man, and professional man can never know a city as a policeman can know it. He is the one man in all the town who knows the inside life of the people. His very business calls him into places and situations absolutely impossible for the average citizen.

And that is only one item in the long list of advantages the policeman has for touching life at its most intimate points of interest in the city. He is in a position to meet the people day and night, to see them from every point of vantage for getting acquainted with them at first hand.

If the new definition of the new policeman is going to prevail, as I believe it is, what changes will be necessary in the kind of man required to make up the force and what will be the qualifications necessary for service in the coming city administration?

THE NEW QUALIFICATIONS

HERE is a list of qualifications for the coming policeman, defining him as a life-saving force, basing his day's or night's work on the same basis as that of the foreign missionary.

First—The coming policeman or policewoman (for half the police force at least should be women) will have as thoroughgoing a preparation for his life work as the best minister, school-teacher, or doctor now has for his life work.

Second—The coming policeman will be an educated man in the best sense of that word. No man is too well educated, too good, or too intelligent to be a policeman.

Third—He will be a man who, above everything else, will have a passion to save life, prevent crime, protect the honor of the city as if it were (as it is) his own hearth, and help the people in every way he possibly can.

Fourth—He will have a practical knowledge of sex hygiene and be perfectly competent to instruct youth or parenthood in that tremendous subject.

Fifth—He will counsel with parents about their children, helping them when necessary in solving the problems of the streets, the theatre, and the home.

Sixth—He will be a constant student of causes of vice, crime, poverty, depravity, injustice. He will be constantly reporting at headquarters his findings as to causes. Why should a policeman simply be a constant arrester of evil? Why not be a student of its constant presence?

Seventh—The coming policeman will make it his aim to be the friend and counselor of all the people on his beat. He should be a lover of boys and understand boy nature.

Eighth—The coming policeman will be a man of devout religious life. He will be a man who says the Lord's Prayer out of his heart. At this point the average city administration will probably want to know, with a sneer, if cities can be run like Sunday schools. It would be a good thing for them if they were. I know nothing that is more useful

and morally economical than a well-organized Sunday school. When the modern city has reached as high a degree of moral efficiency as a Sunday school, let it criticize. The average city as it is now policed is absurdly inefficient in getting ethical results.

Ninth—The coming policeman will be given the task of instructing the people in matters of sanitation, the laws of health, of food, of exercise, of general physical uprightness. He will be fitted to be the bishop of the particular section of the town or city to which he is assigned.

Tenth—The saving in vice expense, in graft, bribery, crime, and general disorder, will enable any average city to pay larger wages to a larger body of men and women police than they can afford now.

Eleventh—The material for such a police force is at this very moment available from the ranks of enthusiastic Christian young men and women gradu-

ating from our seminaries and universities. If such policemen as are here described were asked for now by the cities of this country, it would not be very difficult to secure, at least in a comparatively short time, all the recruits needed. This country has plenty of heroic and capable material for missionary police officers both men and women.

Twelfth—If I could have the selection of the kind of men and women I know and could put them in charge of the newly defined police work of the cities, I would guarantee to cut the crime, vice, disorder, and lawlessness in two within five years' time.

The present police system is wrong because it is based on a wrong principle. It will never produce ethical results until it is based on the redemptive idea. How long will it take civilization to learn that nothing is so expensive as evil, and that nothing can overcome it so quickly and economically as good?

Two Feet and a Thousand Miles

By STANLEY R. OSBORN

I WENT out one morning in July and walked a thousand miles. I did not walk the thousand before luncheon. I was two months upon the way. I went a three years' office slave. I came back a sun-browned outlaw—uncivilized, lacking habits, routine, or hours.

For sixty days I knew but two masters—the blisters on my feet and the God of Miles. Oh, I was a blood brother to that man Achilles! But I contrived little nightcaps of velvet to tie on my heels inside the shoes, and plodded forward. As for the God of Miles, here was a paradox. Upon the road to nowhere—all roads, all destinations were mine—I hoarded my miles like a miser. Traveling a snail's pace, I was speed mad: I set out from Mankato in Minnesota, a blanket roll across my shoulder. I marched down the Minnesota to old Fort Snelling and the falls of St. Anthony. Thence, with an occasional exploration back into the hills, I followed the waters down the Mississippi to the southern Iowa line. From Keokuk I turned westward and crossed to the Missouri and to Kansas City. I left my footprints in five States. Often I broke the trail—a farmer's wagon may invite like a fairy chariot—but these miles I did not count in the thousand. And though I rode with farmers I never, never once rode with trolley or with steam.

NATURE'S FRIENDLY BEDS

I SLEPT where night found me. Sometimes it was a haystack. Once it was oak leaves upon a hill—oak leaves nine months in rain and snow, yet crisp as new. Once there was rain—the roads were puddles for a week—but I did not hear the downpour. I had burrowed deep under a haystack, cutting my way with a knife, and awoke snug and dry. As for the wheat fields, it was but the work of a minute to throw a shock apart and to make my bed. A half-dozen sheaves propped against it would cover me with their spreading heads and keep me warm. Then, the crickets sounding taps, I would throw my rubber poncho over all and, in another minute, be asleep. But the crickets, bold bad bugs, were traitors. They spared my life but they ate my clothes. One morning I sewed a full hour before I could seek the village clothier. Small boys threw coal at me. I was an outlaw. I would have sold those boys and all society for twenty pieces of copper. But, outlaw though I was, I put the shock together again.

I ate as I slept—anything to forget the boarding house and the slavish rules of life. I did not know mealtime. I had no watch; I ate when I was hungry. Often enough I found myself eager for—sirup. Why I do not know. I boiled it in a cup, my little fire sending warm prehistoric flickers up among the trees. I was a cave man and I wanted sirup. Berries I ate from the roadside; anything, everything that was not to be had à la carte. "Mr. Farmer," I would say, "lend me a bowl and sell me a quart of milk. I have the spoon and the breakfast food." Or in tamer, more civilized moods I would even suffer myself to be

led to the farmer's table. I carried ten pounds weight—ten pounds too much. Winter flannels in place of a blanket, knife, fork, spoon, tin plate, cup, revolver, a toilet article or two, a change of shirt, and "athletics," all rolled in my army poncho. Laundry was a problem. Usually I bought as I went and mailed the soiled things home.

PRIDE OF DISCOVERY

MY pack and my plodding feet both proclaimed me the alien. No one along all the upper Mississippi walks. They drive or they motor, but never do they ride a horse or walk. "What d'you sell?" they would ask. "Why don'tsha hop a freight?" A man who walked for pleasure? They could not, they would not understand. You were a peddler or a thief. Women trembled, strong men grew uneasy. To see timidity in the eyes of others, to learn how easily fear may be inspired, is a new sensation, not altogether unpleasant, for a meek 130 pounds of office man.

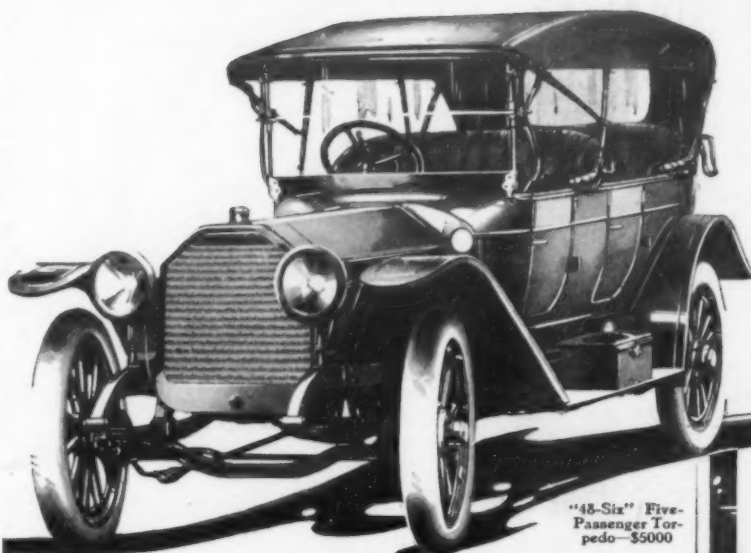
To him that hath feet shall be given many things denied those who ride in Pullmans and in six-cylinder cars. He crosses fields and ravines, an explorer. Behind yonder clump of trees, perhaps, "sights as good as Europe" await him, and him alone. Thus I claim St. Bonifacius. It is mine by right of discovery; the railway stops far down the hill. St. Bonifacius has two streets. The church stands in one right angle where these meet, the cemetery in another raises its wooden Christ upon the tree. Across the way are the village houses. St. Bonifacius is all German, all Roman Catholic, all peasant. English is unheard, the church bell tells the hours. It is thirty-five miles from Minneapolis, thirty-five hundred from the United States.

Mine, too, are the pearl fishers of the Mississippi. Afoot I found the one small town in Iowa that gives us three pearl buttons of every five we wear. Even the river mussel, it seems, has his silver lining. These prospectors, living clamshells, dreaming pearls—once upon a time a clammer did actually find a pearl that brought him \$2,000—are to-day the typical men of the upper river. Steamboat captains, raftsmen, all the good old characters, are few enough: only the pearl hunters, and the patient channel men who keep open a way for the commerce that never comes.

WHO WOULD RIDE?

WALKING, I evolved a text: Who would ride, day in and day out, to pass the familiar old front door of life; to see Adventure Issue forth, snug, conventional, described for you in a hundred books? Better to vault the gate and to stride away—some paths have not yet been brought into the map of things. There, as you sit out a shower, perhaps, a wood robin may perch in the bend of your knee, or a trackman show you the boulder that, but for him, might plunge the decorous swashbucklers of the Pullman into real adventure—the river and death.

Who, I say, would ride?



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Phipps
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Standard

Tate
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Chicago Electric
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Girls Encamped

By G. A. TURKINGTON

IMAGINE a camp of 250 acres of woodland, lake, and plateau. Imagine, further, all the resources of these 250 acres given over to successive groups of girls from June until October, and providing the most scientific and complete facilities for instruction and practice in every form of water sport—diving, swimming, water polo, canoeing, rowing, fishing; tennis, soccer, football, baseball, basketball, vaulting, hockey, golf, quoits, horseback riding, and all forms of lighter gymnastics! This newest of girls' camps, which has been originated by, and is under the general direction of, Dr. Dudley A. Sargent of Harvard University, exists for the individual girl, and plans for her that combination of rest, strenuous exercise, lighter exercise, and fun which she needs to bring her development up to the normal. She may secretly sigh for French verbs, light fiction, or hammocks, as the case may be, but what she gets is plain, unvarnished exercise, food, air, and sleep. During July and August the girls rise every morning at six o'clock and go to bed every night at nine.

SIMPLE HABITS, SIMPLER CLOTHES

JUNE and September in this camp are given over to the regular classes of a gymnastic and physical culture school, and it is during this time that the camp is truly athletic. The Cambridge school in its three years' course is supposed to give a thorough drill in all forms of gymnastics, athletics, and sports, but the limitations of a suburban city are such that sports like horseback riding, hockey, swimming, and even tennis can be taught, for the most part, only theoretically. With the addition of the New Hampshire camp, however, June and September of each school year are to be spent out of doors, supplementing the gymnasium work of the winter months.

The camp shows no unhappy faces. In spite of fogs and cold rains, practically all the June girls sleep out of doors—that is, nominally under tents, but really out in the open, for they fasten back all four tent flaps and let bugs and air sweep through. Often the girls scorn even the tents, and, in groups, go into an edge of a wooded section, within earshot of the central lodge, roll themselves in their rubber blankets, and sleep the sleep of the happy and care free, waking in the morning to take a plunge in the lake.

The campers may rise as early as they please, and many of them have a lake plunge, a game of tennis, or a short "hike" before the seven o'clock rising bell rings. At twenty minutes past seven all assemble under the pines near the lake and, led by an instructor, go

through simple leg and arm exercises as a mild preparation for breakfast.

Everything in the camp is done regardless of weather. A heavy rain may shut out such things as tennis, but there are still swimming, rowing, horseback riding, and walking. The girls are always lightly clad, their invariable regiments being middie blouses, bloomers, and sneakers. Only when in the hot sun or in heavy rain do they wear anything on their heads. Most of them wear their hair down their backs, or simply knotted and tied at the neck. They are much too busy to be bothered with hairpins or side combs. Either the bloomers or the style of headdress gives the girls such a youthful appearance that it is hard to believe any of them to be over sixteen.

The main practice field is a level stretch of land, skirted on one side by a half-moon lake and on the other three sides by thickets of pine, ash, and maple. At the side nearest the lake stands the main lodge, which contains kitchens, dining room, reading room, executive offices, etc. And extending from this in an arc for a third of a mile are the students' tents, half hidden in the trees. The practice area is so extensive that four sets of tennis and games of baseball, golf, and hockey, hurdling, and horseback riding may be going on simultaneously without interfering with one another.

Swimming and water sports instruction is given in two sections—one in the morning and another in the afternoon. Perhaps to the spectator these periods of the day are the most interesting. The attitude of both instructors and pupils is that learning to swim is a perfectly simple thing, and this at-

mosphere of confidence is so stimulating that many a girl learns all the essentials and gets a genuine start in three lessons.

Next to the swimming periods, the "hiking" trips arouse the most enthusiasm on the part of the girls. A squad of between thirty and fifty, accompanied by one of the men instructors and the camp physician, will start off for a twenty-mile mountain trip. Each girl straps around her a roll made up of a rubber blanket, an ordinary blanket, a loaf of bread, cheese, meat, etc., knife, fork, and spoon, and at her waist carries a drinking cup.

She still wears her blouse, bloomers, and sneakers, but in addition some kind of a cap.

The camping party plan their trip so that they will spend the night near some spring or brook, and get back to headquarters before rations give out. Sometimes they build a beacon fire to signal to the stay at homes that all is well.



Perhaps to the spectator these periods of the day are the most interesting

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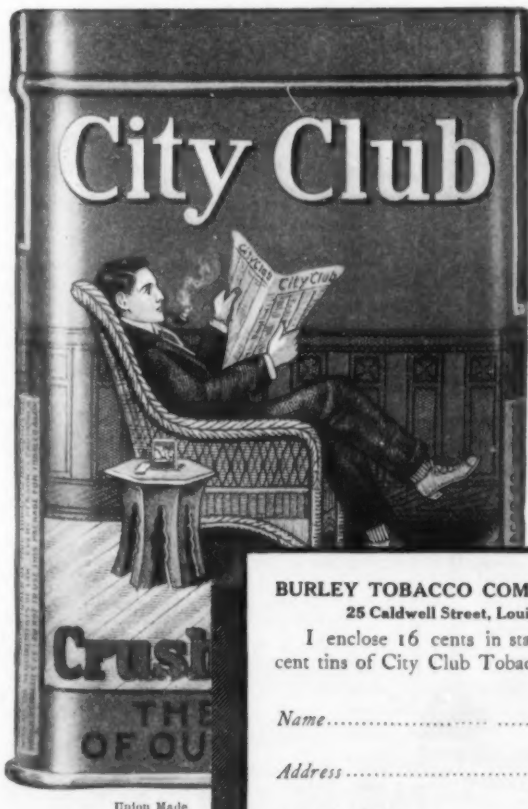
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In the depths of tropical seas the coral polyps are at work. They are nourished by the ocean, and they grow and multiply because they cannot help it.

Finally a coral island emerges from the ocean. It collects sand and seeds, until it becomes a fit home for birds, beasts and men.

In the same way the telephone system has grown, gradually at first, but steadily and irresistibly. It could not stop growing. To stop would mean disaster.

The Bell System, starting with a few scattered ex-

changes, was carried forward by an increasing public demand.

Each new connection disclosed a need for other new connections, and millions of dollars had to be poured into the business to provide the 7,500,000 telephones now connected.

And the end is not yet, for the growth of the Bell System is still irresistible, because the needs of the people will not be satisfied except by universal communication. The system is large because the country is large.

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A Chance for One City Man

What May Be Done with \$1,000 and an Intelligent Desire to Go on a Farm

By FREDERIC BRUSH

MR. BRUSH wrote at the end of this account of what it is possible to do with \$1,000 on the farm he knows about a paragraph which ought to have come first. In it he said that the main question for the city man to settle is whether or not he can fit into country life. Can he give up the really superior advantages of the modern city and grow to be content with the solid attractions of the country over a period of years? "And the woman has most at stake," wrote Mr. Brush. For her encouragement it can be said now that the next twenty years will witness tremendous betterment in living conditions on the farm and a rapid growth of interest in country life. One who goes to the farm now will reap a big "unearned increment" of satisfaction within a very few years.

IN a Northern State is a farm of 105 acres which can be bought for \$2,000. Seven cows and nearly enough farm implements will be included. The owner was twice in years past offered \$4,000 for it. Now he is old and lives ten miles away. Renters have tired him out, and run the place down till even the old neighbors, looking yearly at the weeds and the poor crops, have come greatly to underrate its possibilities.

There are no isolated or rocky acres on this farm, but they all lie nearly level in the very center of a circular valley and nearly all are tillable in large lots by improved machinery. The first settler, having free choice, picked this site. On its corner are a country church and school. Neighbors, of old Yankee descent mainly, are near about and good; they have organized with Grange, R. F. D., telephone, etc. Two miles distant by good dirt road is a village and a milk station on a trunk railroad. Three villages aggregating 6,000 population are five and six miles away on three great trunk lines. A quarter million people are in two cities eighteen and fifty miles distant. Local and shipping markets are excellent. Farmers thereabouts are beginning to lime and reclaim the worn lands and values are just entering upon advances.

So this is no place for half life or retreat, but a full chance for a first-class rural success by an average man from the city, with a thousand dollars or less, a courageous wife, a twelve-year-old boy—and haply a girl or two.

PROPER EXPENDITURES

PAY \$400 down. Then sell for \$600 cash the standing hemlock, maple, and pine timber that is on a wood lot of fourteen acres, and apply it to payment. This timber if cut clean is locally estimated to be worth \$1,000, but the newcomer would probably do best in reserving some of the smaller growth and not attempting the manufacture and marketing of the rest. With mortgage debt of \$1,000 at 5 per cent interest, arrangements should then be made to pay no more till the end of the second year, for hard sledding is right ahead, and a little "change" jingling in the overalls pocket beats piles of philosophy and Government bulletins.

With the \$600 of city money left, buy a team of 1,200-pound horses or heavier, and a strong teaming wagon, a sulky plow, and a few other immediately necessary implements and minor equipments—another \$500 gone, and not a very showy team at that. Get ten tons of lime costing \$40; hand the wife \$5, the boy \$1, and sink \$4 in the overalls; put the remaining \$70 in the town bank and join hands on its staying there five years. Then take one perfectly fair working spring day off, fishing for suckers in the river, skipping stones, pulling trailing arbutus—seeing where you live. That day will never quite lose influence against the oftentimes encroaching cloudiness of life.

Now for the first year. The city furniture proves more than adequate. The city clothing makes all well dressed there for two or three years; only some few articles for work and wet and winter warmth will be needed. The

buildings are substantial and mainly large enough for years of increased production. Paint and planting and the many minor improvements and changes that cure dilapidation will go on gradually and with slight expense—as cheer-fulest of all home work. The bathroom may wait a while. The first-year purchase of a new surrey-top wagon and light harness would be a pretty sure sign of coming failure. A second-hand buggy can be got in the village or at a vendue for \$10. Paint and some packing will make it hum with proud service, till the boy starts for the Sunday afternoon girls; trust him to see about a shiny one then and to earn it. Firewood will be plentiful for years from the refuse of the cut timber. There is an apple orchard of fifty trees, just entering their twenty-year-old prime, which has borne some under almost continuous neglect. Trimming, fertilizing, and spraying of this means an assured and not an unimportant cash income. About the grounds the owner in his youth planted many hard maples. These with others near make a sugar bush of about fifty trees, which will yield to the boy in the spring a net income of 75 cents per tree, giving him expense money for months and much entertainment and cheer in the home.

A LARGE GARDEN

THESE and other minor producers of home supplies and auxiliary income—such as garden, bees, poultry, small fruits, cider vinegar, pigs—are apt to be overlooked or underestimated in the first survey. They are important; they appear the first year, and may be steadily increased without hiring; but main dependence for success must not be placed upon them.

Milk and potatoes will pay for this farm, and then go on putting money in bank. Other lines would succeed also, but the cows are there, and the man and boy can quickly learn to milk and care for them. A man alone can well manage eight or ten. The milk goes to New York, 200 miles, and a check comes in each month. This must buy the seed for the first crops, some artificial fertilizer, horse feed, groceries, and incidentals. There will be some close going till late summer and temptation to withdraw the fifty.

And just here is the first large opportunity for the wife. Town folks generally do well with gardens, berries, and small fruits—better than most of the natives. They come well read and enthusiastic in this. Old wasting manure and mulch are abundant. Let a large garden be started early, and with much painstaking and forcing, largely for village market production. It will respond to every thought and effort, and if the man proves to be a good salesman, driving maybe once or twice a week to the town, it will go far toward meeting the home running expenses. Buy early of neighbors a pig, twelve or twenty laying pullets, four or five sitting hens with eggs—and not an incubator. Don't fuss too much about the pedigrees of these first fowls and eggs; one's own pedigree rarely justifies it. Plan for from 100 to 150 hens within three years, and not more. Then surprise the natives by making them lay winters. A collector buys eggs at the door and there is steady market in the towns. A best fowl should be killed and eaten now and then to help keep up self-respect and a healthy audacity of spirit.

SOME DEVICES

THE seven cows are second-raters, but will return twofold for all extra and unwanted grain and warmth and care given. First year only about \$50 gross income per cow may be expected. A neighbor draws the milk with that of others. At least two more good young cows should be bought in the fall, with money from potatoes, to keep some winter milk selling high. One to three cows may be added to the dairy each year for some time, and turn back constant increased enrichment to the land.

The old meadows cut yearly but about twenty tons, some hay usually having to be bought. Increased fodder and some net income must evidently be got from this land the second year. Successful schemes may vary for this, but a simple and sure one follows:

Plow fifteen acres of the worst run of this land, putting five in potatoes fertilized with all that can be scraped from the stables, and with a moderate amount of artificial fertilizer. A medium crop of about 100 bushels per acre will probably result, and average to bring at least 50 cents per bushel. The other ten acres take most of the ten tons of lime and a little bought fertilizer, and are sown to buckwheat. Five acres of this are harvested, most of it sold, the rest fed to hens and made into griddle cakes. The other five are plowed under the same season, and the plot seeded to clover, timothy, and red top, and the second year there comes from it at least ten tons of hay worth as much to feed as the other twenty tons of weedy stuff. Thus in one year and a half the stock-keeping capacity of the place has been nearly doubled.

THE FIGURES OF SUCCESS

THE second summer the potato field (now limed) and the buckwheat stubble go into oats and seeding to grass, two-thirds of the oats selling; five acres more of sod are broken for potatoes. The third season there will be fifteen acres in improved grass yielding thirty tons, five with oats, five of new sod in potatoes; and, as this calls for but ten acres of plowing, five or ten more of sod may be broken, and limed and started with buckwheat toward adequate production. For at just about this period success first begins to stand out with the clearness and certainty of a fact. Hay may now be sold even, if some pinch of ill fortune comes. The family is at top of the situation.

So the rotation goes on, with some variations, as for green fodder when the old pastures begin not to support the increasing stock. By the close of the fifth year fifty to sixty acres should be under improvement, seventy to ninety tons of fodder cut, and, besides other stock, sixteen to twenty cows kept so well that they give gross income of \$90 each.

FIRST YEAR'S BALANCE

OUTGO	
Taxes	\$ 35
Interest	50
Fertilizers	60
Home keep and incidentals ..	350
Grain and seed	350
Two cows bought	120
	\$ 965
INCOME	
Cows (average eight)	\$ 400
Potatoes (some kept)	200
Garden and small sources ..	150
Orchard	100
Buckwheat (mostly kept) ..	20
Teaming	250
	\$1,120
	965
Net gain	\$ 155

Here shows the advisability of not making a first payment of \$200 till the end of the second year, with \$200 each year till the fifth, which should be \$400 and with the privilege of paying more in any year. The above figures are put very conservatively. With closer home economies and very favorable season the saving might be tripled—or it might be changed to a slight deficit by reverse conditions. The \$155 should go largely for betterments about the place.

SECOND YEAR

OUTGO	
Taxes	\$ 35
Interest	50
Fertilizers	60
Lime (five acres)	20
Home, etc.	350
Grain (some grown)	350
Three cows bought	180
Payment	200
	\$1,245
INCOME	
Cows (average ten)	\$ 750
Potatoes	200
Orchard	100
Garden, etc.	200
Teaming	300
Oats sold	40
	\$1,590
	1,245
Net income	\$ 345

Again the best place for the gain will be found in more and better tools and better living.

If all goes average well a silo may be built about the fourth year; but it can wait, along with another horse and a better "two-seater," etc., until the place is paid for.

THE STRAIGHTFORWARD WAY

ALONG about the third year comes a spell of sometimes dangerous conceit, with a tendency to "branch out" in various ways. It is well then to stay by the plans of that first doubtful spring; having these in black-and-white helps, hold to safety. Net income will increase yearly to a certain point.

Changed local and general conditions will have modified the items considerably, but totals for the fifth year will be about as follows:

EXPENSES	
Taxes	\$ 50
Interest	20
Fertilizers	60
Lime	40
Home, etc. (improvements) ..	450
Grain (more home-grown) ..	400
Hired help	300
Final payment	400
	\$1,720
INCOME	
Eighteen cows (some home-raised)	\$1,620
Orchard	100
Potatoes	200
Garden, poultry, etc.	400
Grain sold	150
Team (more need at home) ..	150
	\$2,620
	1,720
Net income	\$ 900

And this provides for an increasing comfortable scale of living, with adequate entertainment and education. Add to this the increase in the value of the property (at least \$1,500), and the achievement takes its true proportions. The income may be further raised. Some years the orchard income will run well into hundreds. The sixth year will give money in the bank, improvements, and a trip to big cities.

It will be noted that nothing has been said about alfalfa, Angora goats, trotting mares, or catapal railroad ties in ten years. The above advised are straight-forward things that have been and are being done alongside this very place. It may be objected that farms as cheap as this are rare. But if timber is not present to help early payments, and but part of \$1,000 is available, the plan does not fall. Only more time will be required.

There are places to be had for a few hundred, with no stock and tools, and poor buildings, where the start is to be made through gardening and working mostly for others. The country is seeking faithful and simply healthy men and boys and women, trained or not, to help do its new work for good living wages and a constant outlook into opportunity. Financial success may be slow and of modest proportions, but with good health and habits, failure there is well-nigh impossible.

The mistake oftenest made will be in taking up with low possibilities. It is generally easier to do a good thing than a poor one.

THE TRICK OF IT

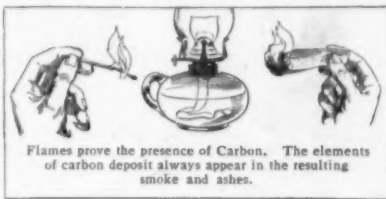
NOW to the question that has been left hanging over: how is the city man to learn farming and the other rural work? By going at it—as he would any other new and better job. There is too much fear of its mysteries and difficulties.

The old brown soil is the simplest, truest thing known; it plays no tricks. Government and other literature is of greatest value, and a large factor in making the city man so often pass, within three years, the ingrown fellow on the old home place. And country folks are pleased to get good permanent neighbors and ever ready to give freely from their knowledge and valuable local experience. A near one is often hired or "changed works with" till the main facts of soil and seeding, sowing, etc., are grasped. It very fortunately happens also that nearly every one of these farms for sale may be rented a year or two on shares before buying, frequently well equipped and offering a way of learning, under the interested owner, that has the least risk imaginable to any new venture.

CARBON DEPOSIT—How to reduce it

Considerable nonsense is current about carbon deposit.

Any product that will burn must be largely carbonaceous.



Flames prove the presence of Carbon. The elements of carbon deposit always appear in the resulting smoke and ashes.

Lubricating oil will burn and is therefore plainly carbonaceous. Non-carbon oils cannot exist.

But the amount of carbon deposited depends on the carburetion and gasoline combustion, and on the character of the gasoline, as well as on the lubricating oil itself and its fitness for the car.

The presence or absence of carbon deposit in no way determines the lubricating efficiency of the oil.

Under identical conditions, however, some lubricating oils will give much more carbon deposit than others. This is due, in part, to three conditions:

(1) The crude oil from which the lubricant was manufactured may have been unsuited to gas engine purposes.

(2) The oil may have been improperly manufactured or filtered.

(3) Its "body" may permit it to work too freely past the piston rings into the combustion chambers.

To reduce carbon deposit, it is absolutely necessary to use an oil whose "body" is suited to your piston clearance.

In our chart of recommendations (printed in part on the right) we specify oil of a "body" suited to the piston clearance and other lubricating conditions in each motor.

The oils themselves are scientifically manufactured from the crude bases best suited to motor car lubrication.

They are thoroughly filtered to remove free carbon and other impurities.

If you are particular about your fuel, and your carburetion and ignition, the grade of Gargoyle Mobiloil specified for your car will put an end to unnecessary carbon troubles.

Motorists often select their lubricating oil with an indifference that is little short of reckless. The penalty is paid in a multiplicity of motor troubles.

If you use oil of less-correct "body," or of lower lubricating quality than that specified for your car in our chart, unnecessary friction must result. Serious damage will ultimately follow.

In buying Gargoyle Mobiloil from dealers it is safest to purchase a full barrel, half-barrel or a sealed five-gallon, or one-gallon can.

Make certain that the name and our red Gargoyle appear on the container.

A booklet, containing our complete lubricating chart and points on lubrication, will be mailed on request.

VACUUM OIL CO., Rochester, U. S. A.

BRANCHES: DETROIT, BOSTON, NEW YORK, CHICAGO, PHILADELPHIA, INDIANAPOLIS, MINNEAPOLIS
Ford Bldg. 49 Federal St. 29 Broadway Fisher Bldg. 4th & Chestnut Sts. Indiana Pythian Bldg. Plymouth Bldg.

Distributing warehouses in the principal cities of the world



Explanation: In the schedule, the letter opposite the car indicates the grade of Gargoyle Mobiloil that should be used. For example: "A" means Gargoyle Mobiloil "A." "Arc" means "Gargoyle Mobiloil Arctic." For all electric vehicles use Gargoyle Mobiloil "A." The recommendations cover both pleasure and commercial vehicles unless otherwise noted.

MODEL OF	1909	1910	1911	1912	1913
CAR	Wagon	Wagon	Wagon	Wagon	Wagon
Albion Detroit	A	Arc	A	Arc	Arc
Alco	A	Arc	A	Arc	Arc
American	A	Arc	A	Arc	Arc
Apparatus	A	Arc	A	Arc	Arc
Ascor (4 cyl.)	A	Arc	A	Arc	Arc
Avery	A	Arc	A	Arc	Arc
Bentley	A	Arc	A	Arc	Arc
Buick (4 cyl.)	A	Arc	A	Arc	Arc
Caliente (4 cyl.)	A	Arc	A	Arc	Arc
Cartman	A	Arc	Arc	Arc	Arc
Casa	A	Arc	A	Arc	Arc
Chalmers	Arc	Arc	Arc	A	Arc
Chrysler	B	A	Arc	Arc	Arc
Cole	A	Arc	Arc	Arc	Arc
Columbia	A	E	B	Arc	Arc
Coupe	A	A	A	Arc	A
Dauphin	A	E	A	A	Arc
Darracq	A	A	A	A	A
De Dion	A	E	B	Arc	Arc
Delaney-Bellville	A	B	A	A	A
Elmore	A	A	Arc	Arc	Arc
E. M. F.	Arc	A	A	Arc	Arc
Flanders	A	A	E	Arc	A
Ford (6 cyl.)	E	E	A	Arc	Arc
Ford	E	B	A	A	Arc
Franklin	E	B	A	Arc	Arc
G. M. C.	A	A	A	Arc	Arc
Gramm	A	A	A	Arc	Arc
Gramm-Logan	A	Arc	A	A	Arc
Hershey	A	A	A	A	Arc
Hewitt (4 cyl.)	A	A	A	A	E
Judson	A	A	A	A	A
Knight	A	Arc	Arc	A	Arc
Knight "A"	Arc	Arc	Arc	Arc	Arc
I. H. C. (4 cyl.)	A	Arc	A	A	A
International	B	A	B	B	A
Isotta	A	A	A	A	A
Itala	A	A	A	A	A
Judson	A	A	A	A	A
Kelly (4 cyl.)	A	A	A	A	A
Kelly-Springfield	A	A	Arc	A	Arc
Knight-Kar	A	E	A	A	Arc
Knight	A	A	Arc	A	Arc
Knight "A"	A	A	A	A	Arc
Knight "B"	B	A	B	A	B
Knight "C"	A	A	A	A	A
Knight "D"	A	A	A	A	A
Knight "E"	Arc	Arc	Arc	Arc	Arc
Knight "F"	A	Arc	Arc	Arc	Arc
Knight "G"	A	A	A	A	A
Knight "H"	Arc	A	E	A	Arc
Knight "I"	Arc	A	A	Arc	A
Knight "J"	Arc	Arc	Arc	A	Arc
Knight "K"	E	E	E	E	Arc
Knight "L"	E	E	Arc	E	Arc
Knight "M"	A	E	A	E	A
Knight "N"	A	A	A	E	A
Knight "O"	A	Arc	A	A	A
Knight "P"	A	A	A	A	A
Knight "Q"	A	A	A	A	A
Knight "R"	A	A	A	A	A
Knight "S"	A	A	A	A	A
Knight "T"	A	A	A	A	A
Knight "U"	A	A	A	A	A
Knight "V"	A	A	A	A	A
Knight "W"	A	A	A	A	A
Knight "X"	A	A	A	A	A
Knight "Y"	A	A	A	A	A
Knight "Z"	A	A	A	A	A
Knight "AA"	A	A	A	A	A
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Knight "AE"	A	A	A	A	A
Knight "AF"	A	A	A	A	A
Knight "AG"	A	A	A	A	A
Knight "AH"	A	A	A	A	A
Knight "AI"	A	A	A	A	A
Knight "AJ"	A	A	A	A	A
Knight "AK"	A	A	A	A	A
Knight "AL"	A	A	A	A	A
Knight "AM"	A	A	A	A	A
Knight "AN"	A	A	A	A	A
Knight "AO"	A	A	A	A	A
Knight "AP"	A	A	A	A	A
Knight "AQ"	A	A	A	A	A
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Knight "AV"	A	A	A	A	A
Knight "AW"	A	A	A	A	A
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Knight "BB"	A	A	A	A	A
Knight "BC"	A	A	A	A	A
Knight "BD"	A	A	A	A	A
Knight "BE"	A	A	A	A	A
Knight "BF"	A	A	A	A	A
Knight "BG"	A	A	A	A	A
Knight "BH"	A	A	A	A	A
Knight "BI"	A	A	A	A	A
Knight "BJ"	A	A	A	A	A
Knight "BK"	A	A	A	A	A
Knight "BL"	A	A	A	A	A
Knight "BM"	A	A	A	A	A
Knight "BN"	A	A	A	A	A
Knight "BO"	A	A	A	A	A
Knight "BP"	A	A	A	A	A
Knight "BQ"	A	A	A	A	A
Knight "BR"	A	A	A	A	A
Knight "BS"	A	A	A	A	A
Knight "BT"	A	A	A	A	A
Knight "BU"	A	A	A	A	A
Knight "BV"	A	A	A	A	A
Knight "BW"	A	A	A	A	A
Knight "BX"	A	A	A	A	A
Knight "BY"	A	A	A	A	A
Knight "BZ"	A	A	A	A	A
Knight "CA"	A	A	A	A	A
Knight "CB"	A	A	A	A	A
Knight "CC"	A	A	A	A	A
Knight "CD"	A	A	A	A	A
Knight "CE"	A	A	A	A	A
Knight "CF"	A	A	A	A	A
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Knight "CH"	A	A	A	A	A
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Knight "CM"	A	A	A	A	A
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Knight "CW"	A	A	A	A	A
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Knight "DD"	A	A	A	A	A
Knight "DE"	A	A	A	A	A
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Knight "DJ"	A	A	A	A	A
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Knight "FL"	A	A	A	A	A
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Knight "IU"	A	A	A	A	A
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Knight "IW"	A	A	A	A	A
Knight "IX"	A	A	A	A	A
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Knight "IZ"	A	A	A	A	A
Knight "JA"	A	A	A	A	A
Knight "JB"	A	A	A	A	A
Knight "JC"	A	A	A	A	A
Knight "JD"	A	A	A	A	A
Knight "JE"	A	A	A	A	A
Knight "JF"	A	A	A	A	A
Knight "JG"	A	A	A	A	A
Knight "JH"	A	A	A	A	A
Knight "JI"	A	A	A	A	A
Knight "JJ"	A	A	A	A	A
Knight "JK"	A	A	A	A	A
Knight "JL"	A	A	A	A	A
Knight "JM"	A	A	A	A	A
Knight "JN"	A	A	A	A	A
Knight "JO"	A	A	A	A	A
Knight "JP"	A	A	A	A	A
Knight "JQ"	A	A	A	A	A
Knight "JR"	A	A	A	A	A
Knight "JS"	A	A	A	A	A
Knight "JT"	A	A	A	A	A
Knight "JU"	A	A	A	A	A
Knight "JV"	A	A	A	A	A
Knight "JW"	A	A	A	A	A
Knight "JX"	A	A	A	A	A
Knight "JY"	A	A	A	A	A
Knight "JZ"	A				

"EVERYMAN" Copyright, 1929

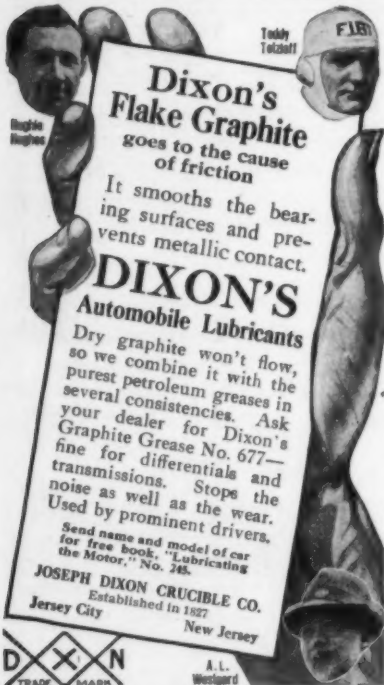


Ask Your Dealer What He Thinks of **PAD PAD** **Boston Garter** *Wool-Silk* **An Essential in the Dress of a Gentleman is**

Holds Your Sock Smooth as Your Skin

That's what counts with you. Next you want snug comfort, and finally, the service that only the best materials and making can give.

Lisle, 25c. Everywhere Silk, 50c.
GEORGE FROST CO., MAKERS, BOSTON



Dixon's Flake Graphite goes to the cause of friction

It smooths the bearing surfaces and prevents metallic contact.

DIXON'S Automobile Lubricants

Dry graphite won't flow, so we combine it with the purest petroleum greases in several consistencies. Ask your dealer for Dixon's Graphite Grease No. 677—fine for differentials and transmissions. Stops the noise as well as the wear. Used by prominent drivers.

Send name and model of car for free book, "Lubricating the Motor," No. 24.

JOSEPH DIXON CRUCIBLE CO.
Established in 1827
Jersey City New Jersey

DIXON TRADE MARK **A.L. Westgard**

A SIMPLE WAY TO GET Clean, Fresh Hot Water for home, office or other use



Heater goes in bathroom, kitchen, office, etc. Always ready. You light it when you use it. No maintenance expense. Instantaneously heats a flowing stream of water. No storage.

THE OHIO Adapted for all requirements or as auxiliary to storage tank heater. "M" for artificial or natural gas; \$29. "A" for acetylene gas. . . . \$32

The "Ohio" gas heaters require no flue or condensation pipe and therefore can be set any place. Gas and water attachments, only, to install.

Write for catalog and particulars
MCCORMICK MANUFACTURING CO.
McCormick Building Dayton, Ohio

BRAND NEW TYPEWRITER

BENNETT #18 Portable Typewriter does work of \$100 machines. Visible writing, standard keyboard, etc. \$18 price because so simple. 250 parts; others 1700 to 2700. Durable. Slips in grip or o'coat. Weighs 4 1/2 lbs. Rapid, neat work. Many thousands in use. Can send Parcel Post. Sold on money-back-unless satisfied guarantee. Write for catalog. Agents wanted. **B. T. Bennett Typewriter Co.** 300 Broadway, New York City

\$18

ON APPROVAL

Brickbats & Bouquets

IN COLLIER'S an article appears dealing with the California Anti-Allen Land Law which brings the matter vitally home to ourselves here, where we are gradually tightening the bonds which keep the Asiatic within control, with an ultimate view to practical exclusion.

—Charlottetown (P. E. I.) *Guardian*.

SACRAMENTO, CAL.

EDITOR COLLIER'S: Your position on the Japanese problem in California appears to me the most sensible of any articles I have read on the subject. You have gone straight to the real question in issue and are free from the prejudice with which we here sometimes discuss the problem.

CHARLES H. ADAMS.

SALT LAKE CITY, UTAH.

EDITOR COLLIER'S: I have read your editorial, "The World's Most Menacing Problem." You are quite right; the two races cannot fraternize. The reasons you give for California being right in passing the Allen Land Law are the best reasons I have heard. However, I would like to take exception to that part of your editorial where you say: "In the last analysis the Japanese will be entitled to the verdict that they are just as able, just as efficient, and just as good as we are." Egotism is a dangerous disease for man or nation, but I do not think that it is egotism to say that we Americans are far superior to the Japanese in morals, efficiency, and ability.

JOSEPH JEREMY.

FAIR OAKS, CAL.

EDITOR COLLIER'S: The thanks of the Great White Nation and of the Great White Peoples are due COLLIER'S for the very clear and entirely sane presentation of the California-Japanese question, which you rightly call the "World's Most Menacing Problem." You put the matter very aptly when you say that the Japanese are not clubbable with the great masses of the greatest Caucasian club in the world. And the danger lies, not in their requests, but in their demands. They demand entrance to our club on equal terms. It is not, as you rightly say, a question of superiority, but a question of difference. And it is a question of hunger, of land, and (with us) of self-preservation. In the present land hunger and consciousness of military strength of the Nipponese, is it to be wondered at that they hear the voice of Jehovah and regard America as their Canaan?

JOHN T. BRAMHALL.

COLLIER'S is, of course, entitled to its opinions on the tariff as upon every other question, but it exceeds its prerogative when it attempts to read a newspaper out of the Democratic party for criticizing the party leaders. The "Picayune" fought the battle of the Democracy before either President Wilson or his apologist, COLLIER'S, was thought of. The simile of "being kind to a hog" which our contemporary makes use of to round out its closing sentence is not timely nor pertinent. A hog is known to root down the tree that provides him with acorns, and that is pretty much what COLLIER'S and some of the Democratic leaders are doing in seeking to destroy the leading industries of the South, which has been the mainstay of the Democratic party for generations when some of the Northern and Western States were selling their political birthright for a mess of pottage represented by Federal patronage. The "Picayune" believes that fighting the battles of its own people is an infinitely greater obligation than complimenting and praising party leaders.—New Orleans (La.) *Picayune*.

COLLIER'S WEEKLY has reduced its price from ten to five cents (no charge for the ad, thank you), and a lot of people are wondering whether the change is due to a philanthropic desire to spread the gospel of reform to all people or because muckraking is no longer a circulation stimulant.

—Newburyport (Mass.) *Morning Herald*.

COLLIER'S WEEKLY has been reduced in price from ten to five cents. But the publishers have only gone half way in fixing a true value on their output.

—Muncie (Ind.) *Press*.

Of all journalistic fakers in America, COLLIER'S is the monumental faker of them all.

—New York (N. Y.) *Daily People* (Socialist).

GREGSON, MONT.

Grantland Rice has without a doubt, in my mind, added 20 per cent to the efficiency and catholicity of your paper.

JOHN McMANUS.

NEW CASTLE, PA.

It has been on my mind for some time to write to you for the purpose of commending your courage and the brave stand you have taken in the interest of righteousness of every kind. It is sometimes maintained that it is the province of the newspaper and magazine to reflect rather than mold public sentiment. But you have been proving that a great periodical can lead in the important and necessary work of educating the people upon the questions that concern their moral welfare. It had almost come to be thought that it belonged wholly to the religious papers and temperance publications to discuss on the printed page the really vital and practical issues. You struck a tremendous blow to evil when you announced yourselves for an uncompromising fight for the things that are right. You deserve success and the people should give you whatever support is necessary and all the credit and praise that are due.

W. W. SNIFF

(Pastor of First Christian Church).

COLLIER'S WEEKLY has cut its price to five cents a week, and a fellow in Pleasanton the other day said that was all the old rag was worth.

—Pleasanton (Cal.) *Times*.

LOS ANGELES, CAL.

COLLIER'S is human and progressive.

CHARLES EDWIN LOCKE.

AUBURN, WASH.

The reason why I think so much of COLLIER'S and of Theodore Roosevelt is because they both believe in being not simply for the right, but aggressively for the right.

F. D. MERRITT.

SELINS GROVE, PA.

I think a lot of COLLIER'S WEEKLY, only sometimes it jumps off the handle. Thanks for giving it to us common people for five cents.

EDWIN L. BERGSTRESSER.

COLLIER'S WEEKLY states that a man, by close attention to business, can have sons in the State University in five years' time. We have seen that record badly beaten in this State. Oftentimes a man can have a son in the penitentiary within a year after his arrival here and by close attention to business the father himself has been known to in some instances beat his son to it.

—Denison (Tex.) *Herald*.

COLLIER'S WEEKLY discusses the moral aspect of the tariff in a manner that ought to convince any reasonable person that it is an economic fallacy, a breeder of poverty, and an impediment in the path of progress.—Altoona (Pa.) *Times*.

PORT LAVACA, TEX.

My conviction that the saloon will have to go is not because of my strong arguments presented, but because COLLIER'S, with the soft pedal on, is already playing an occasional procession through its editorial page as a medium. Wait when she fires up and see the results. It will "take" just as surely as the Samuel Hopkins Adams series on patent medicines in 1903 took, or the Ballinger comedy of 1909.

F. R. WILSON.



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A. E. OUTERBRIDGE & CO., Agents Quebec S. S. Co., Ltd. 29 Broadway, New York, or any Ticket Agent

Pure Food Campaigns

(Concluded from page 19)

If these suggestions have been followed, one should have secured the cooperation of the organization destined to be the leader, be it a woman's club or board of trade; in addition, promises of assistance from various grocers and provision dealers, a few unaffiliated business men and women, the library, the school, and at least the tacit consent of the board of health. In addition to this, one will, through reading and discussion, have a clearer grasp of the subject. All of this is preliminary to the actual campaign.

Suppose the committees from the various organizations decided to hold an exposition of the fair or show type, which usually should not be undertaken in cities of less than 20,000 population. The hall procured and suitably spaced, a proper contract should be executed by an attorney. It must be remembered that the success of the exposition depends in a large measure upon the strength and purity of the governing contract.

Here are a few headings and extracts from a high type of contract; the headings are: What the Price Includes; Payment for Space; Insurance; Liability of Exhibitors; Decorations.

THE WESTFIELD-COLLIER'S STANDARD

"THE exhibitor hereby agrees not to exhibit any impure foods; foods containing alum, copper, formaldehyde, sulphurous acid or its salts, boric acid or its salts, benzoic acid or its salts or any other noncondimental preservative; foods containing coal-tar colors or poisonous vegetable colors; or foods bearing a dishonest label or a label bearing extravagant statements; the penalty being the immediate forfeiture of space, booth, and all moneys paid on account of the same."

The good name of many a pure-food exposition has been ruined by the character of the foods exhibited. The model just quoted is the Westfield-COLLIER'S standard, and means simply pure food honestly labeled.

To say that the exhibits shall conform to the present Food and Drugs Act may mean very little in favor of their purity.

A food product, as recognized by the present Federal law, may be an impure food guaranteed to be impure by the manufacturer.

Among the displays should be a variety of educational exhibits to include misbranded or adulterated foods. These can easily be obtained through the cooperation of the State Board of Health, the Dairy Commission, or from the State Experiment Stations. A traveling exhibit, under the direction of Dr. L. F. Kebler, Washington, D. C., is often available, and interesting displays showing food products in various stages of manufacture are furnished by the Corn Products Refining Company, New York City; American Sugar Refining Company, New York City; Domino Crystal Salt Company, St. Clair, Mich.; the Royal Baking Powder Company, New York City; Chiclet Products Company, Newark, N. J.; "From the Vine to the Butter," Nutlet Peanut Butter, Bosman & Lohman Co.,

Norfolk, Va. In this educational department it is also wise to equip a small working laboratory for performing simple tests upon foods, including milk. The public is always interested in a chemical experiment, and the crowds that constantly surround a working demonstrator indicate the value of the display. If this laboratory can be placed in charge of the Board of Health or the High-School Chemistry Department, much local interest can be secured.

OTHER QUESTIONS ANSWERED

"How can I get grocers and provision dealers interested?"

PUT them on the exhibit committee. Give them something important to do. When he "puts his mind to it," the grocer is in the first rank of critical label readers.

Some dealers have become intensely interested when their customers have sent back food products which did not come up to the standard suggested. Get the club members to do this. Do not expect the grocer to clean up the city alone.

"What can be done to interest food manufacturers and where can a list of eligible firms be secured?"

THIS is a vital point. It is obvious that without paying exhibitors an exposition of this character would miscarry. Experience teaches that many a food producer whose product is beyond criticism refuses to exhibit in a pure-food fair because of the presence of articles which he knows are impure or adulterated. These came in through the laxity of the committee in charge, and he naturally feels unwilling to be "yoked with unbelievers"—that is, to put his high-grade products beside those of his unfair competitor. Thus is emphasized the importance of a high-grade standard rigidly enforced. Make it worth while for a firm to come in, and it will usually do so. Certain firms have a rule never to patronize a food exposition. Some of them are willing to break this rule, however, if the purity fence is high enough to keep out low-grade competition. A large list of desirable food firms, covering all ordinary food products having a national distribution, can be obtained from the third edition of "The Westfield Book of Pure Foods."

In a word, the success of the exposition will depend upon the enthusiasm and specific information of the promoters, the preparation of the public by skillful advertising, the cooperation of organizations, and by well-constructed and enforced contracts. There are a thousand and one little details, such as free tickets and reduced tickets, light, heat, and power, "fillers," by which is meant exhibits not food, usually classed as domestic science displays, and the like, which will occupy the time of any energetic committee for six months or more. The vital points, however, have been covered. COLLIER'S will be glad to supply further information if it is desired. The next installment of this series will deal with the exhibit of the museum type.

Close to Nature's Heart

By WALT MASON

GEORGE ADE'S highest ambition is to be a successful practical farmer. He has had dreams of being chosen to award the prizes on squashes and string beans at the county fair. He has a large and majestic farm at Brook, Indiana, and has made desperate efforts to raise something on it, aside from thunder and hail Columbia and other unmarketable products, but with poor success. He has sown everything from rolled oats to nutmegs, and nothing seems to thrive. In order to discover what and where the trouble is, he has been attending an agricultural college for some time.

Before adopting this course he tried to learn farming from the farmers. He hired out to a prosperous yeoman, determined to learn the business from the bottom up.

"Treat me as you would any other hired hand," said Mr. Ade, with Spartan firmness.

SO he was sent to bed early, and before daylight next morning the honest yeoman was shaking him and telling him to get up and get ready for work.

"What are you going to do to-day?" inquired George, sitting up in bed and rubbing his eyes.

"We're going to begin the oats harvest."

"Are they wild oats?"

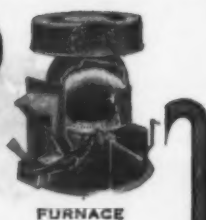
"No, tame oats."

"Well, if they're tame, what's the use of sneaking up on them in the dark?"

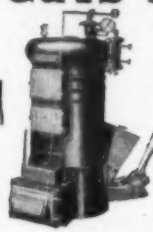
And the humorist fell back upon his pillow and did some ground and lofty snoring.

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BOILER

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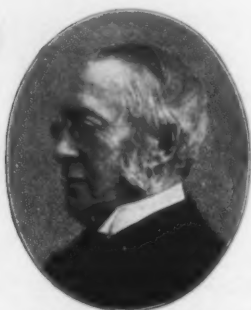
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Your House in Order

(Concluded from page 8)

necessary directors. He made lots of money, but he spent much on the extension of his business, and he spent liberally, almost lavishly, upon himself and his family. His business was earning him the income from half a million, and he lived as if it were a half million of Government bonds and all he had to do was to cut the coupons, instead of as if it were a growing bush that sun and frost could wither. Some years he lived a little faster than his business grew, and that put him in the hole. But he continued spending, depending on expanding a little faster the next year and possibly curbing his personal expense account a trifle till the two should run neck and neck again. In fact, this man was just like millions of other Americans to-day above him and below him in the financial scale. He was eating his cake while it was still so hot it burned his fingers. Yet he would have resented a charge that he was wasteful, imprudent, or gambling in futures. As a matter of fact, it was the chance of life with which he gambled. That is the gamble which every man takes who goes without life insurance. He carries the risk alone instead of letting a million other men carry it with him.

And this gambler lost. His nerves broke down. But for months he fought on, directing his enterprises from his bedside. But the business, too, seemed to get a case of nerves. It also became ill. At the end of a few months the tiller ropes began to slip through the sick man's slackening fingers. He saw that the business was going down without his active directing genius, and he saw, too, that he was going down. Death was gibbering at him from every corner of the room. He had overspent, depending upon a long life to repay. This was legitimate, though imprudent, if the man were well. In his present condition it was a dangerous drag upon the business and fatal to the man. In two weeks more he died—*scorched to death!*

THEY buried him from a home that cost \$60,000, but upon the purchase price of which it was discovered he had paid \$10,000. The widow, to get her rights out of the business, found it necessary to sue. The combined fees of the lawyers were \$15,000. After litigation, which consumed a year or more, the widow received, over and above the lawyers' fees, about \$65,000. Instead of the \$400,000 she would have had but for the fact that her husband was a very bad housekeeper. Had his house really been in order, there would have been no overdraft, and he would have had at least \$200,000 in life insurance. As it was, he had no such anchor to windward, and his recklessness, I almost say foolhardiness, robbed his estate of a round quarter of a million of dollars. His wife with eight children, all minors, lost that quarter of a million. She, of course, had to give up the \$60,000 house, and must look forward to the education of her children and maintaining herself through life out of this pitiful residue of what might have been a noble estate. To those who have much less, \$65,000 may seem a very generous fortune, but to the widow and children who might have had \$400,000, and who had been living at a \$25,000 a year clip, it seemed like hardship, and it is difficult to see how they can escape reproaching at times the memory of the husband and father for his carelessness.

But here is another case. Mr. R. had a comfortable salary of \$10,000 a year. He had a wife and four children whom he loved devotedly. Everything he made was not too much to lavish upon them. If any man had called Mr. R. a recklessly improvident father he would have thought his accuser insane. But Mr. R. dropped off in the bathtub one morning. He had no insurance, and left but a few hundred dollars in cash. His heart-broken widow gave him a funeral in keeping with the condition in which he had lived. That took all the cash. By selling household goods at auction she got money enough to pay railroad fare to a Western State. There this delicate woman took up a quarter section of Government land, choosing the location nearest to the schoolhouse. She is so far away that no one who knew her before her husband's death is likely to see her, as, with coarse shoes upon her feet and coarse dresses upon her back, her hands

reddened and her face grown gray and old, she busies herself about the rough house and barnyard work upon her claim. Her children are going to school. Between whiles they help their mother. This kind and devoted husband was after all just another gambler, but the comfort of his wife and children was the stake he lost.

There have been a few stories in fact and many in sobby fiction telling how a gambler has placed his little child upon the table, or even brought his submissive wife into the room and wagered child or woman against another man's gold. The man who plays the game without life insurance is betting his wife and his children that he will live to make a fortune for them.

THE cases cited have been of men in the more comfortable berths of life. When we come to consider the less remunerative professions, and the clerks, mechanics, and laboring men, the crime of negligence seems all the greater. In fact, the smaller the income and the more straitened the circumstances of the family, the greater is the need of life insurance.

Perhaps you remember that young bookkeeper friend of yours. He used to commute on the same train to and from the city. Occasionally his wife was with him. You got to know her casually, and then you heard of his death. A few months after, while passing one of those little basement laundries that abound in ever so many city blocks you saw a face bending over an ironing board. There was something familiar about it—familiar enough to make you stop and look at the straining elbows, at the shoulder blades pinching themselves up through the back. The whole figure was that of a woman going to wrack. Her frame trembled, as the iron was driven to and fro, as a factory trembles where the machinery is too powerful for the frame of the building which contains it. Presently the face is raised. The features are strained and changed, but you recognize her. It is the wife of the bookkeeper. You do not need to go in and ask the reason why she is there, grinding out what remains of a mother's life in long hours of exhausting toil. The answer is: No insurance! There are hundreds of thousands of widows scrubbing floors, straining their eyes and ears over machines, or turning one-room homes into sweatshops; there are other hundreds of thousands of children forced out of school, forced into the street or driven to shorten their lives and stunt their bodies by too much work and too little food; and all this hardship, privation, and misery of mothers and children because some careless husbands thought they could not afford life insurance, or did not need it, or that it could be attended to later.

But a word must be said to wives. Wives are often to blame that their husbands' houses are in disorder so far as life insurance is concerned. The price of a hat for the wife of a man in moderate circumstances may equal the quarterly premium on three or four thousand dollars' worth of old-time life insurance, while it would pay the annual premium on that amount of the fraternal kind.

CONSIDERATIONS of delicacy often hold back a wife from bringing up the subject of life insurance to her husband. She does not like to think that he may die; and she does not like him to think that she is planning to derive a money benefit from his death. In sober fact, such squeamishness is nonsensical. Life insurance is not a benefit but a compensation, always inadequate no matter how large, assuming that a husband is worth anything at all. A wife should never stand in the way of that life insurance which is her only protection from privation and poverty. On the contrary, she should demand it. She should insist that it be regarded not as an extravagance, nor as an investment, but as a necessity. It must come before luxuries, such as supermillined bonnets for the wife and cigars or beer for the husband. It should come before a savings-bank account. In fact, it should arrive with the wedding presents. A husband who cannot afford to put a policy of insurance upon his life in the hands of his bride is too poor to buy a marriage license or to pay a wedding fee.

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"How's your character?" he says sort of casual. And there stood San Blas"



In Michael Brady's Sand Bank

(Concluded from page 17)

Brady. "And who was the lady with the long name there, that missed her own burial and forgot her clothes?"

"I told them all I knew, and considerable I guessed. I says B. L. F. de Puyredon was rich and haughty, if not villainous, and had black teeth, and San Blas was killed in the woods, and Fedora sent to a convent on account of lack of ammunition planted in a sand bank. I judged San Blas meant to take a wedding dress to Fedora and a coffin for the other man, and very gentlemanly of him it was, very neat and commodious."

"One of his twenty-eight boxes was loaded with sarcasm and sentiment instead of honest warfare, but neither article got there."

"NORA BRADY was staring at the silk dress and little white slippers. 'Oh! The poor thing!' she says and began to cry, and got down on her knees by the plush coffin. 'I'll plant the morning-glories by my windows every one, I will sure, Martin!' she wailed. 'The poor little thing!'"

"Some of that sentiment looked kind of disconnected to me."

"Well, I says, 'It's all worth enough to buy you cows and chickens and pigs and a horse and cart, and I guess it belongs to you. Your land is poor, Martin Brady, and you ain't much of a farmer, but you might do well with the milk. I'll find out how to sell the stuff for you, and come down with a dray.'"

"So I left them and went up past the Brady's house. It looked some discouraged. I see where Nora Brady had started planting morning-glories before one of the windows, but hadn't trained them. They were all falling around in the dust of the dooryard. But her seeming to think Fedora had harder luck than herself was an idea that might be in the interest of Martin Brady to encourage."

"One day I come down on Jamaica Dock, low in my mind, because Dubious was dead. He wa'n't dead on me; he was dead on the zoologists; only I had a liking for him."

"You can't really keep anteaters without you have plenty of bugs. I come along, thinking of Dubious, and I come by a man and woman by the warehouse door, and he says:

"How's your character?" he says sort of casual. And there stood San Blas, with the ends of his mustache pointing up like two spikes."

"For the land's sake!" I says, 'I thought you was a squashed egg.'"

"No," he says. "Not at all. I am, in

fact, victorious by nature. This is Señora San Blas, this is my friend Biddle."

"If her name ain't Fedora, it's a shame," I says.

"But it is!" she says in Spanish. "And I know everything about you! And we came here to look for you, our friend Biddle!"

"She was small. She was about half the size of Nora Brady, and black-eyed and cheerful. She wa'n't any better looking than Nora Brady, but then Nora Brady had a way of not being cheerful."

"By the way," I says, "that reminds me I give away all that agriculture of yours."

"The seven diabolos you did!" he says. "And why?"

"On account of my character," I says. "One of them spells of faction and deceit. I give them to Martin and Nora Brady, and I stated the facts."

"But," she says, "my wedding dress! We care not for the rest. But she cannot have my wedding dress! And my little white shoes!"

"So I drove them down to Jamaica Bay. That was a profitable acquaintance for the Bradys."

"But Mrs. San Blas wanted me to take B. L. F. de Puyredon's coffin to bury Dubious in—"

"Well—I never did get it straight how they escaped from the fight in the woods when their camp was attacked, except she said she was carried over the mountains by Indians in a hammock, and San Blas said he wa'n't going to tell anything about it on account of my corrupt and slippery character."

"I do know. Seemed to me it wouldn't be right to put Dubious in a plush coffin, on account of Mrs. San Blas's disliking B. L. F. de Puyredon, on account of his having black teeth; because Dubious was a simple-minded ant eater that never cared for sarcasm or display; and Brady sold the coffin for \$18 to Patrick Murphery of White Corners, and Murphery died and used it for his wake."

"I recollect it well, because Patrick Murphery looked very natural, for he had himself buried with his pipe in his mouth, and the coffin being so handsome, it was pleasant for the family. Martin Brady begot eight children, and they used to play they was Captain Kidd in the sand bank, with him come rowing up the creek to bury his ingots and diamonds and golden sins in a black plush coffin, and carry off the bride of the Bradys, whose name was Fedora."

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Taking Life

(Continued from page 18)

stood a very much excited Chinaman, frowning and gibbering for all he was worth. Each second Mr. Spears expected to be his last.

"Fenton—Fenton—telephone Farney. Tell—tell him to come right over here, and to be quick! We're in desperate straits. Tell him that there's a Chink here who I'm sure is after Ah Lung's life—"

"Ah Lung!" boomed the yellow man, his eyes glowering like live coals and his frame shaking. "You speak Ah Lung. I get Ah Lung. I—"

"Are we to have war in our own offices? What did Farney say, Fenton?"

"On his way here, sir."

SPEARs turned again to the Chinaman. "Tell me: what have you against Ah Lung?"

The Oriental hesitated. He was endeavoring to calm himself, but all efforts to do so were futile. He became more excited than before.

"Where he is—Ah Lung?" he cried, looking about the office. "Uh? Where he is? I— When he here?"

"Perhaps we had better wait—"

"What is it, Spears?" Farney swept in full of gusto. He looked hurriedly about him, then emitted a low whistle.

"Ah, so we've caught one of these slick articles red-handed? Nervy, eh, Spears?"

He looked at the new arrival. "Came right into your office without a bit of ceremony, eh?" He cast a glance of distrust at the yellow man. "Put your dagger and gun on the table!"

"No—o!" with a defiant grunt.

"Be quick about it or I'll show you the neatest bit of Yankee jin-jitsu you ever witnessed," declared the angry detective.

With a surly air the Chinaman drew forth a bejeweled dagger and obeyed the man of few words. He had no revolver.

"Now, Spears, I'll attend to him," snapped Farney. "You get your train. If anything turns up, I'll wire you."

This time the weary and nerve-racked insurance manager succeeded in getting away. Fifteen minutes later, out of breath, exhausted in more ways than one, he swung on the last car of the train that was to carry him away for a month's rest.

The distasteful crow of the rooster did not disturb Mr. Spears the next morning; not one bit. He was up just as early as chanticleer himself, losing no time in spading up a few worms preparatory for a grand day of fishing. Before breakfast he had enticed four goodly sized bass to swallow the bait, and this made him extremely hungry.

Directly after breakfast Mr. Spears sought out his favorite nook on the lake and cast his line. It was hardly over the side when he felt a quick tug, which he was sure was a strike. How luck had singled him out! If the fish continued to nibble like this he would be in his seventh heaven—

A cry at his left attracted his rapt attention and he looked up.

NOT a hundred yards distant he saw the manager of the hotel beckoning to him and calling him by name. In an extended hand Spears saw what appeared to be a letter. Why on earth was Jordan getting so obliging as to bring his mail to him out on the water? Never heard of anything like it before. He became irritated. He wished to be left alone; never took his own wife with him when fishing. And, least of all, did he care to see mail during the day.

Jordan was close by now.

"What is it, Mr. Jordan?" impatiently.

"The messenger just left this for you; I thought I had best bring it myself. I don't trust even the bell boys with telegrams."

Telegrams! Spears's sporting ardor ebbed low. "Er—let me have it; I didn't expect a telegram," feverishly tearing open the envelope. "When did it arr— Oh!"—Spears caught his breath, gasped, and dropped his rod, forgetting the bass at the end of the line, which dragged rod and reel over the side and down to the bottom of the lake.

"There goes your rod—"

"Rod be— Say, Jordan, I'm hit hard!" A mist seemed to gather before his eyes as he reread the telegram:

Come on first train. They got Ah Lung last night. Explain when you get here.

FARNEY.

"I'll row right over and get my suit case. I must catch the first train into the city," concluded Spears.

"I'm sorry," consoled Jordan.

"You're not half as sorry as I am. I am sorry for many things," reflectively. "You can tell my wife when she comes in from driving that I have gone into town and will be back—when I get here."

SPEARs arrived at his office about noon. He sent for Farney immediately.

When he came in Spears looked at him. Farney returned the glance. Not a word was uttered for several moments. Spears was furious; Farney was crestfallen.

"And you call yourself a detective," with a sneer.

"It wasn't my fault, old man. One of my men had the case," doggedly.

"That don't excuse you, however. It's up to you to see that you have reliable men. How did it happen?"

"Why, this Ah Lung wanted a shave, so the detective and he went into a barber shop—"

"Yes—"

"—and they plugged him through the doorway while the detective was washing up."

"And?" (inflectively).

"He was killed instantly!" with a helpless shrug.

"Which, in all probability, lets me out of my esteemed position as manager of the 'Frisco branch of this company," growled Spears.

"I'm awfully sorry, Spears—"

"Cease that sorry tale; heard that once before to-day. You've not only put me in bad with the company but have ruined my vacation as well. And, take it from me, I have earned it!" Spears paused, bit his lip, and frowned. "Who shot him, that fellow who ran in here madly for him yesterday?"

Farney smiled. "Not he; no never! He'll be on his way to an asylum before many nightfalls. Why, Spears, he's crazy—stark mad—he is. He gave us a song and dance that his name was Ah Lung, too. We have him shackled in the city prison."

"Then you don't know who shot Ah Lung?"

FARNEY settled back in his chair and crossed his legs. Said he:

"It would be far easier to make the Sphinx talk than to glean any information from these Orientals—"

"But the policy, Farney; what became of that?"

"Ah Lung had it in his pocket when he was shot. The detective in charge brought it to me." Farney drew it forth and remarked: "You'll probably have his wife in here making a claim before many hours."

Spears groaned and strained his hair through excited fingers. To his great astonishment, he suddenly looked up and saw a 'strange man standing by his side, silently gazing down at him, waiting for a lull in the conversation to make known his presence. Farney, smiling, seemed to recognize the stranger, for he arose and shook hands with him.

"What brings you here, Wilson? Some newly developed complication in the case?" asked Farney. "By the way, old man, shake hands with Mr. Spears. I take it you gentlemen haven't met."

Then, explaining to Spears: "Mr. Wilson is the warden of the city prison. Say, Wilson, I'm half crazy over this Chink affair. What's new?"

"I'll be as crazy as a waltzing mouse if the authorities don't soon rid me of that— Well," uttering a weary sigh, "you know who and what you brought me yesterday; that impossible Chinaman. Can't reason with him at all. His sole occupation since we have had him in the jail has been to rant, tear his hair, and"—he turned his remarks to Mr. Spears—"he wishes to see you, sir; in fact he has continually expressed that pet request since his arrival."

SPEARs edged away suggestively.

"Not I. No—never! He undoubtedly blames his arrest on me. I was the only barrier for his failing to do away with Ah Lung."

"Precisely," put in Farney cautiously. "Best not go near him."

"Oh, he's harmless," vouchsafed Wilson. "My reason for coming here was to find out, if possible, why he wanted to see you. I thought perhaps you would—"

"Are you sure that he won't—"

timidly.

"I'll see to that, all right. We've had an alienist examine him and he couldn't

find anything exactly wrong with the man's mentality. It seems that his worst disorder is a hallucination of some sort. Whatever this may be has yet to be determined."

"Has he heard of Ah Lung's decease?" continued Farney.

"That's just the strange part of it," responded Mr. Wilson. "You have told me that he was in here after Ah Lung's life; yet, when he was told that Ah Lung had been shot, he went into a frenzy! Said he was sorry Ah Lung had been killed, and wanted to see Mr. Spears at once."

SPARS drummed on the arm of his chair thoughtfully. Said he, on a sudden:

"I'll take a chance and see the fellow. Will you go, Farney?"

"I'm almost as interested as you are. This case I see to a finish! I must confess I am—in a maze, as it were, for once in my life!"

Forthwith, all three went out and down to the jail. Directly, they made their way to the would-be assassin's cell. The yellow man's face lighted up but he did not smile. At Farney and Wilson he glowered; to Spears he appeared neutral.

"I thank Mr. Spears to come," he said. "That I'm here, more through curiosity than favoritism, tell me why you wished me?" replied Spears coldly.

"You not know me?" queried the Oriental, peering at Spears, ferretlike, through the bars.

"I must say that I never could forget you—after the demonstration in my offices yesterday," abruptly and sharply.

"No—no—no!" persisted the Chinese. "Before—before. Early, you forget. In the—"

Spears looked first at Wilson then at Farney, his face a blank. Said Spears: "What in the world can he be driving at!"

"Mr. Spears," cried the Chinaman. "My name—it is Ah Lung!"

"So you told Mr. Wilson once before, as I recollect."

"Again I say—my name Ah Lung." For the first time he smiled. "You lose \$100,000, Mr. Spears?"

"Ye—s," half-heartedly.

"Maybe—you lose." The Ah Lung in question grinned more and more.

FARNEY looked at Spears and shook his head in pity. Spears, however, wished to hear what the Oriental had to say—especially about the \$100,000, so he said:

"What do you mean—er—Ah Lung?"

"I am Ah Lung who get insurance."

Spears jumped, nerves all atingle.

"Do you mean—"

"When I get insurance yesterday in morning I go home. 'Nother Chinaman, velley bad man—I no like him—he come 'long behind me. His name Ah Lung, too. I drop policy and he find it. He look much like me—"

"The Siamese twins weren't in it compared to you all!" cut in Spears.

"—and when I find no policy in my pocket I hurry back to your office and see other Chinaman go in with my policy. Yes, for one minute I crazy. I wait outside till I get chance go in, but other Ah Lung gone. I ask where he is—"

"Jumping Jupiter!" cried Spears. "Can this be true?"

"—and you have me brought here. But I am no crazy now. I wild, 'cause I want my policy and other Ah Lung, who gonna be killed, find it and think he use it." The Chinaman beamed all over. "I know Mr. Spears be glad when I tell him."

"Glad!" echoed Spears, running a hand through the bars and wringing Ah Lung's hand warmly. "Glad just to the extent of \$100,000!"

The Lady's Man at the Show-Down

(Continued from page 6)

hole through the side of a hay shed. And the same glance showed him that all the corral loafers were getting out of sight by similarly hasty expedients. Before he was fully aware of what was happening, Brenton found The Lady and himself standing alone in the open, and the drunken horseman spurring straight at them. Instantly it flashed upon him that he, the man, must cover the retreat of The Lady. He was the embodiment of stern decisiveness as he turned to her with the command: "Grace, you run around behind the wagon, and stay there till I tell you."

"Oh, George!" interrupted the now thoroughly scared young woman, "please, please—"

"Hurry up!" snapped Brenton. And Grace, with a feeling that she would be spanked if she didn't, obeyed him.

Then Brenton, swiftly divesting himself of the Angora chaps, was in the middle of the corral, and the only man in sight, as the careering horseman charged across the inclosure.

"Ee—ee—cha—auh!" yelled the marshal of Coloro, dashing straight at Brenton and pulling his horse in with a jerk that brought the animal up with its hind hoofs sliding. "You ain't Palsano Red! What you doin' with them chaps on?"

"Taking them off," snapped Brenton.

NOW it must here be admitted that Brenton's spirit was spiced by something other than stern sense of duty, for he was a man, and, in spite of "edification," a very human one. The Lady had laughed. He sensed, too, that that same young person had been in the act of formulating something that would fitly and with finality break an engagement. It was, in fact, the time in Brenton's life that he was mad enough to fight a circular saw. Thus, as he faced the insulting young marshal, everything in him became tensely eager to spring.

"What did you tell the chiquita to run away from me fer?" menaced the horseman, not fully realizing, apparently, that the stranger's answer had not been particularly respectful.

Brenton's tense desire to spring steadied calculatingly. He realized again that he, the man, must intelligently defend The Lady. Now he looked peaceful enough, standing there quietly with the chaps in his hand.

"Because," he retorted evenly, "I saw

that you were a drunken and perhaps a dangerous brute."

"D'ye know who I am, young felluh?" snarled the marshal of Coloro, throwing his horse still closer in toward Brenton.

"I don't care who you are," declared Brenton off-handedly, crushing the Angora chaps into a bulky, hairy bunch. "But I want you to know that if you don't go away from here and let me alone, I'll make you trouble."

The bloodshot eyes of the insulted peace officer opened wide, then, with a leer, squinted murderously:

"You will, will you?" he whooped, making a swaggering grab for his holster. "I'm the marshal of—"

Palsano Red's Angora chaps, projectilelike, blinded the horseman's eyes and stopped his mouth. Brenton, also projectilelike, shot upward from the ground; he grasped the marshal by the throat and pistol hand, and yanked him, sprawling, out of the saddle. There was a scattering, then, among the loafers, now viewing the excitement through cracks and knot holes, and an agonized, scared little scream from behind the wagon as a revolver, discharging six times in rapid succession, sent bullets skidding across the corral. During this bombardment Brenton, who was a master hand on the mat, gave way before his opponent's thrashings, purposing only to keep the revolver pointed away from himself and away from the direction of The Lady.

AFTER the cessation of shots there followed moments in which a knife kept flashing in the sunlight, and the men on the ground twisted and floundered. The moments lengthened into minutes—to The Lady the time was of nightmarish interminability. Standing—watching—listening—held from rushing forward, as in a spell, by her lover's last stern words wheeling through her brain in endless cycles, she saw the blue haze of the sluggish pistol smoke rising lazily with the fluffs of corral dust that blurred the outlines of the combatants. Occasionally, like lightning in a cloud, the gleaming, quivering blade flashed fitfully. It became very quiet in the corral—and The Lady had always associated battle with tumult. She wondered, as in the aside of a dream, at the silence of the peering onlookers, not sensing that the sight of a knife makes a white man hold his breath and feel weak at

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No. 125

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the pit of the stomach. To the young woman's racked sense of hearing there was only the occasional low, tense panting of the fighters—a scraping and thumping of their bodies on the dust-muffled ground—tremulous, soft snortings from the Chualar broncho in a further corner—the uncertain, disconcerting silences.

The Lady wondered, vaguely again, if men could fight for ages without either being injured; then, with a cutting sensation at her heart, if the drunken monster could have finished her lover without his having made a sound. She was clutching desperately at the wagon wheel for support when the spell of muffled sounds and sinister, interminable little stillnesses flared abruptly into action.

She saw her lover on his feet—the gleaming blade leaped out at him like lightning. She saw the hulking fellow lunge up out of the dust and, with brutish grunts and curses, rush forward. She noticed then that her man, although alert, seemed sagging all over with exhaustion. Distraction was overpowering her when an intuitional flash told her that Brenton knew what he was doing.

IN the moment in which she steadied herself he stepped aside to let the knife go by. Ten feet farther on Palsano Red's chaps lay plied where they had fallen, and, with two bounds and a pounce, Brenton grabbed them. When the knife fighter wheeled and came charging, Brenton, with extraordinary nimbleness for a man who had seemed exhausted, leaped to meet him. Swinging the chaps like an unwieldy whip, he slatted his opponent full in the face with the heavy tufted leathers. The marshal batted his eyes—and a little later (to the marshal it was half a second or half an hour or some such matter) dreamed that something with an awful drive to it had struck him on the point of the chin.

Marveling at the swift efficiency of that uppercut, the reassured local audience flocked out from sheds and fences and gazed without awe at the marshal of Colorado as he lay in a limp pile begging, with politeness almost, for a drink of water. And The Lady—well, when she advanced shyly from behind the wagon, she looked straight into Brenton's eyes in a way that plainly said: "Please forgive me." She seemed thoughtful, not to say reflective, when a little later the veteran major-domo stalked pompously over to her disheveled lover and stridently remarked: "It's a lucky thing you beat me to th' hulkin' fellow—because I wuz makin' a dive fer a gun." And all that day, as she and Brenton were being driven swiftly out into the heart of that vast, tanned land, and away and away from the nightmarish, adobe town, she kept remembering gladly that her dear, bluff old dad had so often said: "When you get ready to marry, Grace, for Heaven's sake marry a man!"

COLLIER'S

The National Weekly

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17